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TORONTO SATURDAY NIGHT.

SECTION 1. PAGES 1 TO 16

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THE FRONT PAGE

TORONTO SATURDAY NIGHT is pleased to announce to its readers that since the last issue of this paper two of Toronto's "oil" promoters have owned themselves beaten and have ceased selling stock. On Monday afternoon last, Henshaw Maddock, who in the "come-on" literature of the California-Alberta Oil Company, describes himself as a stock broker and financial agent, and who also figures as the general manager of the above named corporation, was brought into the Police Court, there to face the charge of having violated the Ontario Companies' Act. Maddock, according to the testimony adduced had violated the Act by advertising the stock of a company of which he was one of the founders and also the managing director, without publishing the information which the Act requires in such cases. The law directs that in the case of companies issuing their own stock, the public should be informed of all agreements entered into by such companies. The object of this provision is to prevent the investing public becoming the victims of unscrupulous promoters who sell "promotion stock," and other questionable securities, the returns from which go into the pockets of the promoters instead of into the treasury of the company. The only way of protecting the public against worthless stocks of this character, is by insisting on the publication of all important matters connected with the company and its stock. And the Act states clearly the nature and scope of this information. It was with a violation of the provisions of this Act that Maddock and his company were charged.

Maddock's answer to the demand was to the effect that he was acting merely as a broker, and was handling this stock for the parties who owned it, and not directly for the company. On the other hand, Mr. W. H. Price, acting for the Department of the Provincial Secretary, pointed out that Maddock was one of the founders of the company, was managing director, and was also the fiscal agent. He therefore held that the case came under the ruling of the act.

The lawyers on both sides were agreed as to the facts of the case, such as the formation of the company in Seattle, Washington, and the publication of the advertisements. The case was, therefore, submitted to the Court for judgment, which is to be given at the end of the week.

An important statement made by Maddock's counsel during the discussion was that the stock of the company would be taken off the market at the end of January—the very day the case came up in Court. Whether this means that Maddock has definitely abandoned his scheme of exploitation, or merely decided to seek fresh fields and pastures new, remains to be seen. In any case the stock will no longer be offered to the Toronto public in the screaming advertisements with which we have been made familiar of late.

While the grounds of the present case are largely technical and depend on a point of law, its bearing is a rather important one. As the law is at present constituted there is no means of punishing men who sell worthless stock, so long as they abide by certain legal conventions. The only thing that can be done is to insist on the publication of all the information which the public requires to guide it in its purchases of such stock. Naturally this is the last thing in the world companies handling questionable stocks would care to do. To give such information would mean the defeat of their efforts to foist off their insecurities on the public. They therefore endeavor to evade the law. If they are caught in the attempt, they are liable to a fine of two hundred dollars for every publication after the time of the judgment. But in the meanwhile the people who have bought the stock have lost their woolly fleeces.

On Tuesday afternoon, J. C. Davis of the Chicago-Alberta Oil Company, who also figured prominently in last week's issue of TORONTO SATURDAY NIGHT, was brought before Judge Kingsford in the Police Court. The charge was the same as that in the case of Maddock. In Davis' case, however, no attempt at a defence was made. Davis' attorney, Mr. J. W. Curry, stated quite frankly to the Court that his client had not a legal leg to stand upon. Mr. Curry further said that he had advised his client to go out of business at once, and he was satisfied that Davis had taken his advice. He only asked for a delay in order that W. Y. McCarter, who figures as the general manager of the concern, and who is either in Vancouver or Victoria, could be communicated with in order that the latter might transmit to Davis such a sum as would cover the fine which would be imposed by His Honor.

To this delay His Honor agreed, the Court at the same time giving Davis a gentle hint that the sooner he made himself scarce the better.

Exit two fake oil companies, who in turn have taken the money of the poor and the needy, for unfortunately these are the people to whom such propositions chiefly appeal.

However, the promotion of fake companies and the loading of their valueless stock certificates on to the public does not begin and end here. At the moment there appears to be no legal machinery whereby these fakirs can be given a term in the Penitentiary which they unquestionably deserve. The most absurd of promotions may under our present laws be foisted upon the public, as they have been in the case of the Munroe flotations as well as those of these "oil" fakirs, and all that the public can do is to shut its teeth and bear it.

The sale of promotion stock to luckless men and women is and has been carried in Toronto and throughout Canada to an immense extent, the buyers being under the impression at the time of sale that their funds are going into the treasury of the company, when as a matter of fact, the money goes to line the pockets of the promoting outfits.

The law does not now require that a stock certificate be marked either promotion or treasury stock, and furthermore it may be observed that once the investor has parted with his money he is absolutely powerless before the law, unless he can prove most conclusively that a fraud has been perpetrated, and this under ordinary circumstances is well nigh impossible.

The laws of Ontario as they stand give some protection as in the cases of Maddock and Davis, but some one with an interest in the affairs of these "fly-by-nights" must set the legal machinery going in order to ascertain whether or not they have complied with the law, otherwise they would be at liberty to continue their trade of robbing the public for all time to come.

Occasionally, as in the case of George H. Munroe, an evil-doer oversteps the bounds of prudence in his promotions and suddenly finds himself at a point where he must either slip out of the country or stand trial for misappropriating funds. However, Munroe was able, well within the laws as they now stand, to misappropriate funds, and it was only his cupidity—his desire to take everything in sight—which at last found him in a position where the law could intervene.

Then again, there is the question of men lending their names to doubtful promotions without themselves becoming liable. Men and women are more often than not influenced into buying this or that stock because there are names of seeming worth on the directorate. This was the case in the promotion of the Munroe flotations. It was the names of the directors which more than anything else influenced prospective buyers. Should these men escape with no more than a blemish on their reputations?

If they were made personally liable for the losses entailed these same men would have been more careful of their business associates. They would have thought twice before lending their names or selling them as the case may be.

It is surely time that the Ontario Government undertook the revision of its Joint Stock Companies' Act. As it stands on the Statute Books to-day it is just so much dead wood.

The Province of Ontario and the city of Toronto should take some pride in its business status. We are gradually and very rapidly making the worst of reputations for ourselves as regards questionable promotions. In the past five years more "fake" companies have sprung to life in Toronto than in all the other cities in Canada combined. "Do your neighbor" has become an every day game, and it is time that the law was so remade that it can intervene.

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IN view of numerous statements which have been forthcoming from the heads of the Munroe exploitations since the last issue of TORONTO SATURDAY NIGHT, this paper considers that its duty as a public journal will not have been fulfilled until it has placed before its readers and incidentally the stockholders of these corporations, certain facts which are within its knowledge.

Vice-President A. G. Randall of Berna Motors and Taxicabs in interviews with the daily papers (all of them awoke a week late to the fact that Munroe had fled the country) states that the executive committee of the company are very optimistic for the future outlook of that corporation; that they are calling a meeting of the shareholders, and that their objective point is the squeezing out of the watered stock of the company and getting the capital stock down to a reasonable basis as compared with the assets. "This," Mr. Randall states, "can be done."

Mr. Randall is unquestionably on the right track, though SATURDAY NIGHT cannot go so far as to be optimistic of the ultimate outcome. In the first place the treasury stock of Motors and Taxicabs, Ltd., does not, we are informed, stand intact. This fact can we think be proven in spite of the chartered accountant's certificate to the contrary, which was published broadcast in the Toronto daily papers.

The total issued capital of Berna Motors and Taxicabs, Ltd., stands at $388,000. Of this sum George H. Munroe appropriated $300,000 of stock in payment for his services. This has presumably been disposed of and stands on the books as a liability.

This leaves $88,000 of treasury stock which has been sold, and all the proceeds are popularly presumed to have been applied to the company's account. It is now, alleged, however, that Munroe paid himself a large commission out of the sale of this treasury stock. In other words that the treasury of Berna Motors and Taxicabs never received the benefit of all the funds derived from the sale of this treasury stock.

This is a point which should not be overlooked when the stockholders meet to consider what they will do.

A careful valuation, by experts, should be made of the assets of Berna Motors and Taxicabs, Ltd. As a matter of fact the plant has depreciated to a large extent, and so far as we are aware no depreciation fund at all, not to speak of a liberal one, has been provided.

Another point, and a vital one for the stockholders is the employment of a first-class firm of chartered accountants, men competent of ascertaining just where and how all the moneys taken in by the Taxicab Company since its inception have been disposed of. Without going into particulars SATURDAY NIGHT can promise the stockholders some revelations.

It would also be well if those in Winnipeg who have already placed their money in Berna Motors and Taxicabs, Ltd. (a company was in the process of formation in that city when SATURDAY NIGHT's exposure was first made) to ask for a strict accounting; and it would also be just as well for those who contemplated investing their funds in this enterprise, to think twice before so doing.

As already intimated in TORONTO SATURDAY NIGHT every effort was made in Winnipeg to suppress the "bad news." In the hope of being able to pull through in spite of the revelation in TORONTO SATURDAY NIGHT, every available copy of this paper to be had on the news stands in Winnipeg were gathered in by the paid agents of the Taxicab Company, while some of the Winnipeg papers were "seen" with large advertisements, in much the same manner as were some of the Toronto dailies.

That the best possible use was made of the "white-washing" certificate issued by a Toronto chartered accountant is evident from the following paid advertisement which appeared in large type in the Winnipeg Free Press News Bulletin of February 22:

SPECIAL NOTICE.

Certificates of the Auditors of the different Companies are appearing in all Toronto papers, showing that G. H. Munroe never received a penny from the Treasuries of the different Companies promoted by him in Toronto. This report in full will appear in this paper early next week.

It is to be hoped that Winnipeg was not deluded into security by such chaff.

As regards the Bartlett Mine, Ltd., we earnestly hope that this proposition may eventually be placed upon a sound business basis, that is if the mine is worthy of being exploited.

As in the Taxicab Company it would be just as well to have the affairs of Bartlett Mines, Ltd., gone into very thoroughly by a firm of expert accountants. An independent audit of the books would unquestionably bring to the attention of the shareholders some interesting facts

It would also be well if the stockholders would have a firm of thoroughly trustworthy mining experts go over the property before they are tempted to invest further in the enterprise.

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OUR own Captain Bernier of Arctic fame appears to have spoken out of his turn, and is now in the bad graces of the Premier. The Captain, returning from his Northern trip last autumn, journeyed on to New York, where, chiefly on account of the North Pole controversy, he attracted some little attention. Speaking before a New York audience the Captain, bubbling over with enthusiasm and other things, made some remarks which were not at all diplomatic. The printed report of Bernier's speech came before the ever watchful eye of Col. Sam Hughes, who immediately put it up to the Premier, who in turn repudiated the Captain's remarks, and set him back a peg or two. In other words, he was told to get back to the quarter deck and hereafter leave speech-making to others.

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ALL Canada will rejoice with Montreal in its victory over the grafting element which has ruled that centre all too long. In the civic election on Tuesday the Citizens' Association was victorious all along the line. The grafters and the only and original "23" were completely routed, not one of this corrupt contingent getting a seat either on the Aldermanic Board or upon the Board of Control. Dr. Guerin, who was the Citizens' Association candidate for Mayor, his opponent being Senator Casgrain, was also elected by a decisive majority. It was feared in some quarters that the race cry which was utilized right and left by the grafting element, would have a considerable effect upon the result. As a matter of fact, however, the French-Canadian voters were not to be misled by such stuff. The honest voter, and he is ever in the majority when the real crisis comes, was not to be sidetracked from the main issue by such dirty politics. The honest voters had before them the report of Royal Commissioner Cannon, and the grafters and their friends fought in vain against this direct evidence of maladministration.

Montreal's new City Council will consist of twenty-two members and a Board of Control of four members. Montreal is to be congratulated, and it is to be hoped that the citizens will continue to see that its representatives walk in the straight and narrow path. The lessons of the past have born fruit, but unfortunately the public memory is short, while the grafting element of that city is ever alive to its opportunities. If the civic government of Montreal is to remain clean over any extended period of time, it will require a deal of looking after.

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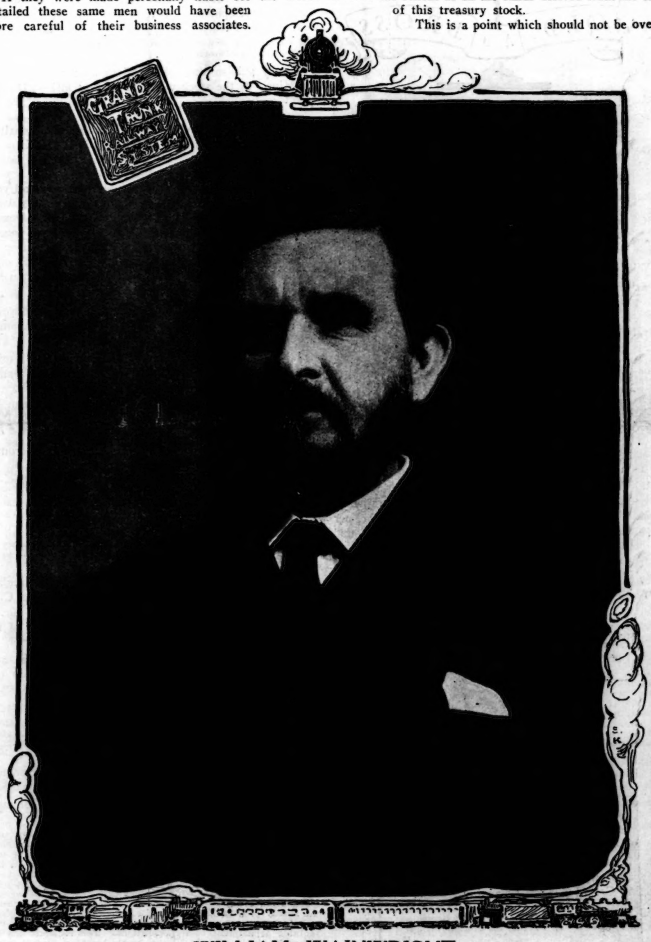
IT is usual for poets and sentimental persons and all such as are given to "communing with Nature"—very much capitalized—to draw comparisons between sweet rural solitudes and the seething tumult of cities. The City—the capital letter is used to give it a hideous prominence—becomes in their descriptions a gigantic Moloch, ruthless and insatiable, for whom children are "made to pass through the fire." They represent these children as pining for the wide fields and sun-washed breezes of the countryside, stretching out their little arms in voiceless longing for daisied meads and the joyous lambkins that caper there. And a tremendous amount of virtuous indignation is expended over the iniquities of the great metropolis, to which hundreds of thousands go down in youth and innocence, only to lose both in the heartless struggle that seethes and eddies there.

This may be regarded as the orthodox and sentimental view of the City. But we are often reminded that there is another and kindlier opinion, in which the City is more like the great-hearted and ample-bosomed mother of a million children, than like the myriad-armed octopus she is generally painted. And only the other day in London—that greatest, meanest, richest poorest, holiest, wickedest city in the world—there occurred an incident which throws a brilliant and unexpected light on the attitude of the true citizen, the real dweller in the crowded ways, towards the mighty mistress of his destinies.

A London district messenger boy, Horace Collins by name, was badly hurt on the street while carrying a letter. The little chap's injuries were very serious, and



WILLIAM WAINWRIGHT,

Who was recently elevated to the Second Vice-Presidency of the Grand Trunk Railway.

Saturday Night has been served by the legal representatives of Henshaw Maddock with a writ, pursuant to the Act respecting Actions of Libel. Saturday Night has no desire to avoid any responsibility that may attach to its statements concerning Henshaw Maddock and the California-Alberta Oil Company, and is content to have the truth of its charges tested by the Courts.

must have been terribly painful. But before he collapsed he took the letter from his pouch, handed it to a "commissionaire" who happened to be there, and asked him to see that it was delivered. This instance of pluck and devotion to duty aroused considerable attention, and coming to the ears of Lord Lansdowne, caused him to send the youngster to his magnificent country estate, Bowood House, where the former messenger boy led a thoroughly pampered existence. He had nothing in the world to do but to play in the sweet-scented fields, and frisk about with dogs and ponies, and spend his time in any one of the thousand idyllic ways supposedly open to country children. According to all the descriptions of the sentimentalists he should have been supremely happy. But was he?

Horace Collins in his beautiful country home became one of the most unhappy boys in England. He cared nothing for "the unspeakable rural solitudes." Country sights and sounds were meaningless and insipid to him. The great open places and the silence palled on him. He longed for close-packed houses, and streams of traffic, a maelstrom of dust, and a babel of noises. He pined for what Lamb called "the sweet security of streets." Above all did he long for policemen. They represented for him the epitome of the life of the great city; they stood for its gigantic system of order, for its unceasing vigilance, for the unity of its varied life, and also for its spirit of adventure and surprise. The soul of Horace Collins ached for the sight of the blue uniform and helmet of the "bobby." He took no joy in idling when there was no "copper" to order him to "move on."

The youngster would probably have found it difficult to tell where the attraction lay in the sordid life he led in London. But he knew that it was attractive, and that it drew him back to it. It was home to the little gutter-snipe, and he was sick for the sight of it, and the sound of it, and the smells of it. His feeling was that of the tough hero of one of O. Henry's stories, who was offered a tempting position and a new way of life away from the great city where he had hungered and shivered and taken hard knocks. He refused. "Little ol' Noo York's good enough for me," was his only explanation. And so Horace Collins is unhappy away from the mighty metropolis which has been the hard-handed mother of his boyhood. Whether he is sent back again to spend his life in the tumult and the grime he loves, or whether he remains in the country till he learns to see its beauties, has no effect on the moral which his story points. He has in either event reminded us of the potent spell that lies in the rich and intense life of great cities. It may be true that "God made the country, and man made the town." But there are many who will feel with Horace, that man's handiwork contains an intimate and human beauty which they fail to find in rural sights and rural sounds.

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BY a peculiar coincidence, on the evening that Earl Grey, speaking in Quebec extolled the advantages possessed by a bi-lingual country and paid eloquent tribute to the patriotism and fair-mindedness of the French-Canadian people, two leading public men of that race, Messrs. Ecrement, M.P. for Berthier, and Geoffrion, M.P. for Chambly, addressing a municipal campaign meeting in Montreal, took occasion to appeal to race prejudice. While His Excellency was trying to promote harmony, they were raising the race cry. Mr. Ecrement wanted to know if Dr. Guerin (the Irish candidate for the Mayoralty) approved of "What his compatriots did in the United States when they were trying to deprive French-Canadians of bishops and priests and the language they fought for," which was certainly going far afield for an argument. He also denounced the Citizens' Association as an instrument of English dictation to the French. "Most of the funds of the Association," declared Mr. Geoffrion, "had been supplied from English sources, yet they are telling the French-Canadians whom to vote for. We don't want to be dictated to."

This incident, and several others which occurred during the Montreal campaign which closed on Tuesday, show that the boasted *entente cordiale* in the Province of Quebec rests on an insecure basis. It is yet only skin deep in spite of the efforts of Earl Grey and others to eradicate racial differences. These are disappearing very slowly, and the work of ten concilliators may be wiped out by one firebrand. Those who look for a United Canada in sentiment as well as word may well feel discouraged when members of Parliament side openly with the mischief makers.

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FROM the Canadian point of view, the most regrettable feature of the recent British campaign was the determined attempt made by a section of the Unionists led by Lord Northcliffe and a few other high priests of Chamberlainism to drag the Colonies into the fight. The proprietor of the Times even went so far as to characterize the British Liberals as the Anti-Canadian party. The London Globe asserted that "on the bed-rock questions of the Navy and Tariff Reform most of the Colonials, without distinction of party, would unquestionably support the Unionists."

The basis of these assertions is presumably that the British Liberals refuse to tax foreign wheat in answer to the Preference extended by Canada. The Preference Policy adopted by the Canadian Parliament is not a party issue over here, and should not be made one in the Mother Country. It is that sort of thing that creates bad feeling instead of strengthening the Imperial tie.

If the recent vote in the great industrial centres of England means anything it means that Free Trade is still in the ascendant and that no government would dare change the present fiscal system on that mandate.

Canada's trade is prospering under present conditions and very few Canadians want to develop it at the expense of the British poor.

The proposed import tax of two shillings a quarter on foreign wheat with a preference of one shilling a quarter on Colonial wheat would inevitably raise the price of bread on the British householder, and he is taxed heavily enough now, goodness knows.

It has also been asserted in organs friendly to Tariff Reform that at least 75 per cent. of Canadians are in favor of that movement.

This is a pretty big assumption. As we stated previously, the great interest taken by Canadians in the recent British elections was in men rather than in issues. Any Canadian who is worth his salt is prepared to loyally accept the decision of the British electors in regard to their own affairs. It is just a few Imperialistic drum beaters on both sides of the Atlantic who seek to create an opposite impression.

The Colonel

C. A. Macdonald, Assistant Manager of the Northern Navigation Company.

GOLD AND DROSS

What are the prospects of Otisse at the present time? Have they a mine or have they a good or bad prospect to work on? Is Mr. Loring, the M.E., still connected with the company? Would you advise selling holdings at present price or do you look for a rise? Have they shipped any ore up to the present or do they expect to soon?—A.W.R.

The Otisse has proved a disappointment from a mining standpoint. Several brokers have found it quite profitable, but that is all. Mr. Loring is not now connected with the Otisse, I believe. They have not shipped nor do I believe they ever will to any extent.

Will you kindly let me know what you think of Trethewey mining stock as an investment?

I purchased at 1.56 a few years ago. Do you consider it a good property, also, would you advise buying more at present prices, or would you advise the sale?—

"COBALT INVESTOR."

Good. Thanks for something we can boost. Trethewey stock should be worth $1.40. This stock has not been manipulated for several years. The mill is ready waiting for power, when it will grind out 100 tons per day, and no small asset of the concern is its old dumps, which will be worked over. The ore reserves of the property are stated to warrant the mine's market valuation.

Tavistoc, Ont., Jan., 28, 1910.

Being a constant reader of your paper I would like you to answer me a few questions concerning mines.

1. What do you know of the Swastika Mining Company, situated at Swastika, on the T. & N.O. railway? Would this be a good buy at the present price, 35c. per share Are the reports that free gold has been found on the property, correct? Have you any knowledge of the management of the company?

2. What is your honest opinion of Hargrave Silver Mines, Ltd. Is it a good buy?

"AN INVESTOR."

1. I do not know anything about this gold mining proposition. Gold mine and gold brick are synonymous terms with me.
2. My honest opinion of Hargraves is that it is a mighty good proposition to lose money on. The report for the year just ended states that the mine has on hand $10,000 worth of ore, while the balance sheet shows "cost of production and development," $21,989.33, which may be put down as the cost of producing the ore. The company has to pay the Ontario Government 25 per cent. on net value of ore, which simply enlarges the already enormous capitalization of $2,500,000 by 33⅓ per cent., or makes it $3,300,000 odd. The engineer's report is very frank if very hopeful. Here is its conclusion: "While the property has not yet advanced to the rank of a shipping mine, the year's work may be regarded as having been satisfactory. Valuable ore bodies have been discovered at two widely separated points, and the history of the adjacent mines working similar veins argues for the success of your property. Respectfully yours, E. V. Neelands, Manager." You will see that the great asset of Hargraves is optimism, which does not go in real mining. The stock is not worth ten cents a share.

Ingersoll, Ont.

Will you kindly let me know through your valuable paper, SATURDAY NIGHT, if the Yukon Mining Co. is good; also, what you think of the Consolidated Gold Dredging Co., of Alaska, as an investment?—W.P.

"Yukon Gold" stock, now selling at about $4.75 on the New York curb, is an excellent speculation. Leave all other gold dredging stocks alone, whether in Alaska or elsewhere.

Kenora.

The writer is much interested in Cobalt stocks and would be pleased to know your opinion on La Rose and Silver, Ltd. Is the latter any good at all?

"CARMICHAEL."

1. It is very hard to say re La Rose, so much depends on unprospected territory and its price trend depends so much upon general market conditions. I wou.. say hold on for a while and see how the cat jumps and get out with a profit if you can. If you do not, hold any I can't recommend .. from what is made public concerning it. The Saturday Night will watch for any news having bearing on the stock.
2. Don't know it.

Can you tell me when Coniagas, Tretheway, Crown Reserve and Kerr Lake declare or pay their next dividends. What do you think of Twin City and C.P.R. stock?—"W.H.M."

1. Coniagas' regular dividend should have been paid February 1st. Nothing has been heard, so it is presumed it is passed. Trethewey has no regular time. Crown Reserve, April 15th. Kerr Lake, March 15th.
2. Both Twin City and C.P.R. are investments of high class, particularly C.P.R.

"Easy Mark" writes from Ottawa that he hears, on what he considers excellent authority, that Cobalt Lake is an excellent purchase.

Cobalt Lake was a wild-cat proposition of most pronounced type, and it is the writer's idea that the present move is engineered that certain interests may unload before the annual meeting this month. Enough said: sell.

Would you kindly tell me what your opinion is of the "Silver Leaf" as an investment? Also "Coniagas,"

"PLUNGER."

1. Silver Leaf was born a wild-cat and it has been inferred a leopard cannot change its spots. Sell the stock for what it will bring. Coniagas is a different proposition and the president estimates ore reserves at $7,500,000. Do not climb for the stock. The management has had its troubles, but it is coming out of the dark.

Constant Reader sends a number of circulars bearing upon the Wellington Mines, Kansas City, Missouri, and asks whether mining stocks placed within the reach of the working man are calculated to be any good?

We have very little faith in mining stocks as a whole, and certainly none in those marketed so far away from home. Of all the Cobalt wild-cats launched, Crown Reserve is the only one that has made good, one in about a hundred. The odds are too great.

I have bought Temiskaming from 1.61 down to 83, and it still seems to be on the downward path. 500 at 50 would let me out. At 100 would you advise me to purchase more? Thanking you,

KING EDWARD HOTEL.

As Cobalt stocks have the habit of figuring on the stock market at anything from ten to fifty times what they are worth it is hard to say what Temiskaming will do. Temiskaming stock should never have sold above fifty cents. At the present price of 60 cents it figures $1,500,000. This is probably all it is worth—and more. However, the stock has declined under very heavy short selling. My opinion is that it can only sell at $1 again under manipulation.

Collingwood, Ont.

Do you consider the following Cobalt stocks good buys at market prices and what dividends are they now paying? City of Cobalt, 48c.; Temiskaming, 55c.—A.A.

Neither City of Cobalt nor Temiskaming are at present paying a dividend. The latter is in better shape than the former, which should be sold.

1. What is the capitalization of Bailey Cobalt?
2. Is La Rose a good buy at present figures?—Q.

1. $5,000,000.
2. This is a hard question. I cannot recommend you to buy it, nor yet would I like to say sell. The probabilities are, to my mind, that some day it will sell higher than it is at present.

Brantford, Jan. 25, 1910.

I hold stock in the Larder Lake Proprietary Gold Fields. Is this stock marketable now? Has it any prospects, immediate or otherwise?

BRANTFORD.

The proposition I believe to be down and out.

Kindly say through your "Gold and Dross" column if the following stocks are any value or ever likely to be: "Cobalt Development," "British Coulmbia Amalgamated Coal." Yours truly, C. E. M.

I cannot see any salvation for Cobalt Development. I do not know Amalgamated Coal.

Kindly publish your observations of the Hanson Silver Mine. Is the stock worth holding at all?—J.D.L.

This proposition is near Port Arthur, Ontario. If you can get anyone to buy, I would say sell.

Will you kindly say whether Union Pacific, Cobalt, is a profitable investment. or is it a fake?—C. McK.

Union Pacific Cobalt is not an investment. If you have it, sell it.

W. H. M.—It is simply impossible to answer all your questions. It would take a column and a week's work. However, here are a few: Dominion Coal and Dominion Steel bonds and preferred stocks are good investments. Both the iron and coal business are in good shape. Bonds of the large flour mill companies are good investments. We do not recommend speculations in any form whatever.

Sirs.—I am a reader of your valuable paper and would like to get some information re the following companies, through your "Gold and Dross" column:

1. The Casper Mt. Asbestos Development Co., main office. Kansas City, Mo.; Montreal office, 132 St. James st; W. A. Fisher, financial agent.
2. Manhattan Real Estate Co., New York; Wm. W. Fife & Co., fiscal agents, Syndicate Trust Bldg., St. Louis. Mo., U.S.A.
3. Porcupine Lake Gold Mines, Limited; Heron & Co., 16 King st., west, Toronto, fiscal agents.

FLAG.

1. Don't know it.
2. Don't know it.
3. Messrs. Heron & Co. do not give the basis of their scheme in their advertisements in the press. Do not buy stock in any gold mining company unless unequivocally recommended by a mining engineer of standing. Some mines will probably be developed in Porcupine, but it will take half a million to do it. As yet very little is known.

1. I am taking the liberty to enclose a few circulars received from the Wellington Mines Co., Kansas City, Missouri. re 160 shares bought 3 years ago at 40c. a share. Do you think there is any possible chance of receiving any benefit from them?

2. Do you think if a mining proposition was any good that the price of the shares would be within the reach of a workingman? CONSTANT READER.

1. Wellington does not look good to us.
2. A workman on a daily wage had best keep out of mining propositions. You might strike a good thing, but the chances are against it. Remember that it is a hundred to one against you when you go into the game. Better play roulette or farobank. You have a better chance.

1. Kindly state your opinion of Penman's common stock as an investment. Is the company well-managed?

2. Is the Porto Rico Railway Company's common stock likely to advance?—B.F.

1. Recently there have been bull tips circulated respecting Penman's common, based upon the expectation of increased earnings, and, as the company is well managed, these are likely to materialise. The stock is favorably considered on the Street here.
2. The earnings of the Porto Rico company, as to net profits, have grown more slowly than was expected, but the weekly reports from the general manager for some time past indicate that steady progress is being made, particularly in the extension of the company's electric light business, which is a very profitable department of its operations. The receipts will be further favorably affected by the double tracking that is being done in San Juan and San Turce, where there is a dense population in the handling of which the company has been handicapped by having only a single line with turn-outs. In the circumstances one would be justified in imagining that the stock has reached bottom for the moment, and that any change ought to be for the better. But who can say?

1. Kindly place the following in their order of merit as investment securities, at their present value. viz: Winnipeg Electric, Northern Navigation and Dominion Iron preferred.

2. Do you consider that the recent victory of the City of Winnipeg over the Winnipeg Electric Railway in their suit will have any material effect upon this security?—W.H.R.

1. It would be impossible to say which of these three securities should have priority as an investment. All are first class, and no one would be in a position to determine which, over a period, long or short, is likely to make the greater progress.
2. The decision in the suit mentioned has had no effect upon the stock of the company thus far, and it is difficult to see why it should have any in the future. The value of the company's securities can scarcely help but appreciate with the growth of the city and the consequent increase in street railway traffic at that centre.

Will you kindly tell me of a safe investment yielding 5 or 6 per cent. A WOMAN.

Here are a few, all yielding between five and six per cent. per annum: Bell Telephone Dominion Coal preferred, Dominion Textile preferred, Ogilvie preferred, Toronto Street, Montreal Telegraph, Halifax Street.

1. Who are the president and general manager of the Kinleith Paper Company?

2. How much 7 per cent. preferred stock have they issued and are they paying dividends on that stock?—McM.

1. Mr. W. J. Gage is the president and Mr. J. H. Briggs is the general superintendent at the mills, which are situated at St. Catharines, Ont. Mr. F. H. Gage, the sales agent, looks after the Toronto end.
2. The company has $50,000 preferred stock, upon which no dividends have been paid for some five years. Its bonded indebtedness consists of $25,000 first mortgage bonds and $150,000 second mortgage bonds. Until the bonded indebtedness has been reduced there is not likely to be any dividend on the preferred stock.

Who are the president and general manager of the Anglo-American Fire Insurance Company?—McM.

Mr. S. F. McKinnon is the president and Mr. H. H. Beck the manager.

1. What is your opinion of the Nelson Gas and Coke Company of Nelson, B.C.?

2. Is there any prospect of a dividend in a reasonable time?—J.D.

It is understood that a representative of the stockholders is now on his way to British Columbia to look into the plant of the company and into its operations. He is likely to be able to give a better opinion in the near future than anyone not on the spot. The company appears to be in competent hands. When the company was first formed the capital stock was not fully subscribed, and money to construct the plant had to be borrowed. To cover this indebtedness, bonds were issued, and upon these interest at the rate of six per cent. has to be paid. As a result, while the company has been more than paying running expenses, all the earnings have gone to meet the interest account and to extend the system to keep pace with the growth of the city. The money is therefore going to build up the plant, which is worth more to the stockholders than it ever was before. But there is no likelihood of a dividend for the next four or five years to come.

The Editor:

Dear Sir—Some time ago I bought 200 shares in the Calif.-Alberta Oil Co., and paid $12.50 as my first payment. I also bought 100 shares in the Chicago-Alberta Oil Co. and paid $10 as first payment. What I want to know, sir, is, can I make them return my money by getting them to dispose of the shares, or can the companies force me to continue the monthly payments? The reason I ask is because I am a poor man and I am badly in need of the money owing to sickness in my family. Hoping you will kindly advise me, and anxiously awaiting a reply, I am, sir,

Yours sincerely

W. R.

Your case is but one of many hundreds. My advice would be to default on the remainder of your payments. Charge the $30 up to experience and forget about it if you can.

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FINANCIAL

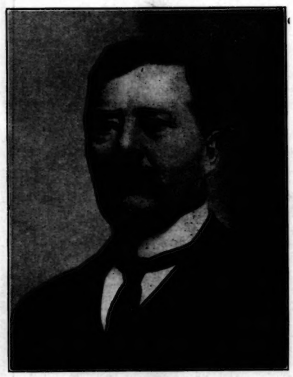
MONTREAL, Feb. 2, 1910

OCCURRENCES of much interest to commercial and financial Montreal, are the annual meetings of the Board of Trade and the elections of officers which take place at the same time. This is as it should be, for the decisions of such a representative body as the Board of Trade are of great importance. And, as the officers of the institution are mainly responsible for its decisions, it comes about that the offices are sought after, alike, by men of worth and men who seem to be of worth. To be the president of the Board of Trade means that you will, in the very nature of things, be called upon to preside over many functions which will bring you prominence and may even lead to fame. You will have the distinguished honor of making a speech before titled personages when they visit the city—they may even discourse with you in a most friendly manner—almost as if you were their equal—not a bit of "side" to them, you know. Then if you were a manufacturer, let us suppose, and you wanted more "protection"—as you probably would—you might influence a decision that would show the people that such an important body as the Board of Trade advocated higher protection. If you had your enraptured gaze fixed upon a title, and were in the habit of occasionally writing your name with a "Sir" before it, when no one was watching you—just to see how it looked—a term as president of the Board of Trade might give you quite a lift. So, whether you were a lip-loyalist, or a real one, a flag-waving, German-scare imperialist, looking to your own ends, or one who felt that the gravest menace was the special privilege within, you could further your cause greatly by being a chief official of the Board of Trade.

⁂

Ex-President "Sawed Wood."

Farquhar Robertson was the retiring president at the annual meeting last week. Because he wasn't much on grand-stand play, is no reason why he is not deserving of a few lines. It is well to distinguish between the false and the real—where many were ambitious to swing votes and orate, Farquhar Robertson "sawed wood." He accomplished, or assisted in accomplishing, some real things for the good of the community. He has had a large amount of experience in public affairs and, while not a man of many words, is a really efficient presiding officer. But he delivered no epoch-making speeches and never once seemed to be afflicted with the idea that a rotting British Empire was just panting to learn its fate from the lips of its Moses. Perhaps there shouldn't be anything so wonderful about that, but when you think of all the quack doctors who are trying to make the Empire think that she ought to go to bed and cover herself up well *and let them attend to her*, it is a little refreshing to meet someone in a position of prominence whose fingers are not constantly itching to push the button for the emergency ambulence. It may not be good opportunist tactics to neglect these little plays—neither is it dishonest. In fact, it is honesty of purpose which seems to the casual observer to be Farquhar Robertson's most prominent characteristic. Yes, he is honest—though his life has been spent in the coal trade. This is seen in his disposition to hear what the other fellow has to say about it. He doesn't know it all and he doesn't bluff—at least, he doesn't seem to bluff. He is no specialist in circuitous routes but prefers the short cuts and gets down to business.



Farquhar Robertson, retiring President of the Montreal Board of Trade.

⁂

He Rendered Unto Caesar.

"I think the matter was first brought up on the Board by Tom Drummond," said he, when I spoke to him regarding the origin of the Board of Control idea and the reduction in the number of aldermen, in accomplishing which reforms he played such a prominent part.

The reply instanced his type. The nature of the conversation did not call for the introduction of any other names, but Farquhar Robertson didn't want to take any credit which was not his due. Several times, during the short conversation, was shown his desire to render unto Cæsar the things which were Cæsar's, and judging by the success of his business and public life, there is every reason to suppose that he would ask others to render to him the things that were his. One does not mind reciprocating in that manner, so it should be said right here that if Montreal obtains better government through its Board of Control and reduction in aldermen, it has Farquhar Robertson as much as, if not more than, any other person to thank for it.

⁂

"Seen His Duty and Done it."

The complete story of how the agitation for a Board of Control and a reduction in the number of aldermen began and was carried forward to a successful issue, need not be told now. Suffice it to say that the Board of Trade took a leading part in the matter, the Real Estate Owners' Association, the Business Men's League and the Chambre de Commerce being also identified. Petitions were widely circulated and signed, and Farquhar Robertson, in his capacity as president of the Board of Trade headed the deputation to Quebec where the petition was presented and pressed the battle to a finish. The proposition to reduce the number of aldermen by one-half, as well as that to elect a Board of Control, met with much opposition by the aldermen, and for a time it looked as though this opposition might prevail over the friends of reform. One evening, however, the bill was put through while the principal opponents were absent. It was something in the nature of a "stolen march." The proceeding was perfectly justifiable, however, inasmuch as the bill, as put through, simply gave permission for the taking of a plebiscite of the voters of Montreal concerning the form of government they considered desirable. Why, in a supposedly free land, it should be necessary to obtain the consent of the legislature, at all, for such a manifest right, is hard to say. Consent was granted, however, and the subsequent plebiscite was overwhelmingly in favor of the proposal. However, had Farquhar Robertson confined his presidential efforts to getting the British Empire set right, had he contented himself in talking to an admiring audience about imaginary "grave perils" and "imperial politics," had he been less of a worker and practical man than he proved to be, Montreal would still be under the old regime, and the British Empire would be—well, just where it is. He would be the first to disclaim all the credit for bringing the reform about—but we are not talking about others, just now, but about him. With the modest, old American general he could well say: "I seen my duty and I done it."

⁂

Is Still a Farmer.

"To-day I wanted to go back to the farm worse than ever," he said not long since, from which it might be judged that he once was on a farm. He was. Just sixty years ago he was born on a farm in Glengarry county—whence come all the big Scotchmen who don't come from Nova Scotia. He owns a farm there now and has owned one all these years. And he farms some himself—not much, but some. At twenty-five he came here to look after some lumber interests, and thought he was ruining his life. Five years later he went into the coal trade. He's in it yet and he sells a lot of coal too. Let us hope it has less dirt and shale in it than the kind we get at our place. For six years—1899 to 1905—he represented St. Andrew's ward in the city council, and he represented it well. During this period he was the city's representative on the Protestant School Board and for four years was chairman of the Fire and Light Committee. In 1906, after leaving the City Council, he was elected to the Council of the Board of Trade. Finally he became president, and has now graduated to the Board of Arbitration. He is a director of the Montreal Transportation Co. and a member of St. James' Club, Canada Club. the Montreal Hunt Club—and he plays golf.

T. C. A.

⁂

TORONTO, FEB. 3, 1910.

THERE has been considerable speculation in the Street during the past week as to just what lay behind the resignation of Mr. H. C. McLeod from the general managership of the Bank of Nova Scotia, and it is generally conceded that while he may have desired to devote his life to less exacting pursuits, his decision was hastened by the dispute he has had with the authorities of the Canadian Banking Association. Located at the head office in Toronto, Mr. McLeod was separated for the greater portion of the year from immediate intercourse with his directors, and it is not incredible to imagine that some of the other general managers of Canadian banks, in an effort to bolster up their own position on the subject of external examination, may have made representations derogatory of Mr. McLeod, which the latter could not overlook. However that may be, it is certain that, no matter how forceful a man might be in his own calling, he could scarcely prove as influential as his abilities would warrant, were the whole body of his associates arrayed against him. And there are not wanting signs which would lead one to believe that the situation might have grown even more critical had Mr. McLeod not chosen the occasion of the annual meeting of the Bank of Nova Scotia last week to voice his retirement.

⁂

Shareholders Are Behind Mr. McLeod.

Mr. McLeod, a gentleman of sterling Scottish ancestry, commenced his banking career in a small way in Prince Edward Island, where his abilities were early recognized. Joining the forces of the Bank of Nova Scotia, he passed rapidly from rank to rank until twelve years ago he was appointed general manager. A banker possessing a great deal of native perspicuity, Mr. McLeod was by no means one-sided in his endeavors, for, outside his professional acquirements, he is a nautical expert of no mean order. One evidence of Mr. McLeod's thoroughness is seen in the fact that when he commenced to agitate the subject of the external examination of banks, in view of the revision of the Bank Act at this session of Parliament, he took a poll of his shareholders. He wanted to be well reinforced at home. Out of 19,433 shares held, 18,866 were listed as favorable. Four hundred and forty-five of the opposing shares, subtracted from a total of only 567, were directly connected with other banks. So that the bank of Nova Scotia may be said to be a unit behind Mr. McLeod in the campaign which he has undertaken.

⁂

Influential Board is

That there has been a very active demand for money to assist in the further development of the country was indicated by some of the remarks which Mr. W. H. Beatty, the president, ad-

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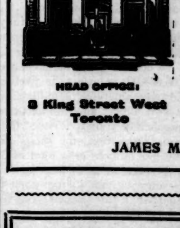

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dressed to the meeting of the shareholders of the Canada Permanent Mortgage Corporation the other day. The company had during the year $8,139,000 to put out, and only $1,164,000 of the amount mentioned remained uninvested at the close of the year. The company, while it made profits in excess of the preceding year, totalling $695,000, was very successful in its investments. At the present time there are only on hand for sale properties amounting to the small sum of $8,100. The Canada Permanent is to be congratulated that it is able, as heretofore, to attract to its Board men of the highest standing. To fill the vacancies caused by the retirement of Messrs. George F. Gault and R T. Riley, very prominent citizens of Winnipeg, who were forced to withdraw for business reasons, and Mr. R. K. Burgess, whose continued ill-health rendered it impossible for him to act further, there were selected Mr. John Campbell, of Edinburgh; Lieut.-Col. Albert E. Gooderham, and Mr. John H. G. Hagarty, the former a son of the late president, Mr. George Gooderham, and the latter a son of the late Chief Justice Hagarty, sires both who, in their time, filled the public eye to no inconsiderable extent.

***

National Has Tripled Its Trust Funds.

Since those old days when Mr. J. W. Flavelle arrived in the city from Lindsay and commenced business in the commission line on Front street, he has been associated with numerous successful enterprises. Indeed, few men can look back over a longer line of unbroken successes, covering various widely dissevered fields of activity. All show marked signs of vitality, not the least among these being the National Trust Company, of which he is the president. At the annual meeting recently, Mr. Flavelle, who presided, was able to point to the fact that the net earnings for the year showed an increase of $22,257, reaching a total of $160 799, a figure that represents sixteen per cent. earned on the capital outstanding. To the reserve $100,000 was carried, this now standing at $650,000. The confidence generally reposed in the company is attested by the fact that it has now under administration funds amounting to $22,940,000, and, in addition, acts as joint trustee for special trust funds aggregating over $6,500,000. In the past five years the trust funds under the control of the company have tripled

***

Mr. Bogert and the Dominion Bank.

Not a little of the progress which has marked the course of the Dominion Bank in recent years is due to the personality of its general manager, Mr. C. A. Bogert. In a comparatively short space of time he has been able to impart to the institution some of his own abounding vitality. Blessed with a wonderfully good constitution, Mr. Bogert has always been a particularly hard worker, and in no small degree he has succeeded in imparting to his staff some of that abounding zeal. A man of ready wit, he is immensely popular socially, and this fact has perhaps aided in rounding out a career which commenced with promise and has sufficiently realized all early hopes. In a year that proved notorious'y hard to squeeze out profits, the Dominion Bank earned 15 60 per cent. on its capital, the net profits amounting to $620,927. A notable increase of $7,574,000 was shown in the deposits, these reaching the sum of $38,435,684. A particularly strong feature of the bank's position is its $22,042 232 in quick assets, being forty-five per cent. of its total liabilities to the public.

***

Stocks Subject to Bearish Influences.

The stock markets of the world the past week have been of fluctuating and indecisive character, and there is no reason to hope for any great improvement until some of the causes of depression have been removed. In London the result of the general elections—a campaign that has occasioned no end of turmoil and bitterness—has not met with the approbation of the brokerage fraternity. But for some days it has been apparent that they were making an effort to reconcile themselves to the inevitable. Paris has been swept by an unprecedented flood, causing ravages that months of time and hundreds of millions of dollars alone can obliterate. Added to these disconcerting elements in the foreign markets, Wall Street has been swayed by exaggerated fears respecting President Taft's policy toward the Trusts. No one outside of stock-gambling circles, however, expects Taft to carry out his policy in reckless fashion. It is morally certain that whatever is done will be done, as in the past, along conservative lines. Here in Toronto the interest in securities has been naturally apathetic. Rio has been most prominently in the limelight, advancing 92½ to 95, with indications of a temporary recession latterly in evidence. It is thought in usually well-informed quarters that the company has in contemplation a new stock issue, and that an effort is now being made to force Rio above par in order that the new issue may be placed to advantage.

***

Toronto Railway Is Patronized Though Unpopular.

The Toronto Railway Company may not care very much for the comfort of its patrons, but that fact apparently has no effect upon the earnings. Year by year these constantly mount upward. The passenger receipts for the past year showed an increase of $311,652.10, amounting in the aggregate to $3,878,145.82. The surplus earnings after all charges had been met reached the sum of $1,092,382.11. That the company had a successful year in all departments is seen from the fact that the gross income increased by $316,555, and the net earnings by $209,687. On the other hand, the operating and maintenance expenses were larger by $106,868.02. During the twelve months the company carried over ninety-eight million passengers, which is an increase of almost nine millions over the preceding year. The number of transfers issued did not increase in quite the same proportion, for these only exceeded those of 1908 by five million, or a total of 38,000,000. One is inclined to speculate as to whether Mr. William Mackenzie, the president, is not joking when he says at the end of the report that "the properties of the company have been maintained throughout the year in excellent condition." There is lots of room for improvement in this regard, not less than in respect of the number of cars operated and the system's trackage.

INVESTOR.

General Lord Methuen, G.C.B., who has been appointed Governor of Natal, in succession to Colonel Sir Matthew Nathan, was very much in the public eye during the South African war, during which he commanded an army corps. He served in the Ashanti and the Gold Coast wars in 1874, and distinguished himself in Egypt both at Kassassin and Tel-el-Kebir in 1882. He has held many high commands, and is at present commander-in-chief in South Africa.

COMMENT ON COBALTS

COBALT'S speculative following is kept guessing as to the meaning of the persistent buying of Cobalt Lake and Little Nipissing. In neither case is the market advance to be taken seriously. Last week it was stated that the capitalization of Little Nipissing was $2,000,000. This was wrong; it is only $1,500,000. The story goes that rich ore is being developed on the lease held by Little Nipissing from Peterson Lake. Now, this is a five years' lease, of which two years have run. It has yet three years to live. Capital, $1,500,000, plus royalty, 25 per cent. net, making capital $2,000,000 at 28 cents, $560,000. Now, somebody wants a profit for tying up money for three years, and mining costs money, so we will say that Little Nipissing must obtain $1,000,000 in three years to be worth the present price, or $333,333 per year, or about $1,000 per day. This means from one to two high grade cars per month. With the 25 per cent. that must go to Peterson Lake, the vein on the Little Nipissing lease must produce $1,250,000 in three years. If such a vein has been found, Peterson Lake's friends have not heard of it, for that stock has not advanced. Cobalt Lake is very much like Little Nipissing on analysis only, perhaps more so.

The Crown Reserve directors met, and the shareholders were assured dividends at the rate of 60 per cent. per annum for the next year would be paid. So far as the newspaper accounts of the meeting went, there is no statement of ore reserves. A mine's reserves are its sinking fund, yet the shareholders are assured of only 60 cents against a stock valued at $4 on the market. Instead of a signed statement from the mine's engineer, Mr. Cohen, as to ore reserves, the president says the mine is "looking better than ever." "Looking better than ever"—we have heard that before. I fancy Burr E. Cartwright said that about Temiskaming when the stock broke from $1.80 to $1. It was likewise said, I think, about Silver Queen and La Rose.

Now, Col. Carson's assurance of "better than ever" might be all right were it not that Cobalt deposits have shown a tendency to peter out around the 150 foot level, and as no definite word comes from Col. Carson as to the values on the 200 foot level of Crown Reserve, one might be excused of supposing this mine no exception. Added to this that information comes very directly that the Crown Reserve is meeting lean ore at depth it would be in order, one would think, for the shareholders to demand more than "a better than ever" statement as to these fundamental conditions.

Col. Carson's report, dated October 14 last, says: "By November 1 next we will continue sinking winzes 1 and 2 to the 300 foot level." In three months' time one would think this work might be accomplished. News from the 300 foot level of the Crown Reserve is therefore conspicuous by its absence. The Crown Reserve, in working its main, or "Carson" vein, passed from the productive Huronian slates into the greenstone in Keewatin formation, and lost its values. Herein lies the limitation of the Crown Reserve. Crown Reserve is pratically a one vein mine; the Carson vein passes from the Silver Leaf and enters the Keer Lake, distance about 250 feet. 250 x 200 feet is the block of ore which is called upon to guarantee a valuation of $5,000,000. This block has already produced $2,000,000 at a loss of over 25 per cent. of its ore, in fact, probably nearer 50 per cent. of its value. "Alas, that spring should vanish with the rose," but it is ever so in nature. The situation is that the directorate of the Crown Reserve is hoping beyond hope that they may find other assets on their property. Two "Carson" veins on one 23 acres are too much to expect.

If these are facts, the small stockholder will ask "Why do not the directors sell out?" They can't. They and their friends hold 800,000 shares. If they turned loose 50,000 shares, it would break the market to under $2, besides which they are too good sports to unload on the public. The men behind the Crown Reserve are good fellows, and there is a great deal in them to admire. They have been assailed by all sorts of enemies, and have sailed through it all. They have been clean in all their methods, and deserve their reward, but by the time they get through with the Crown Reserve, they will know too much about mining to ever again run the chances they did. Col. Carson's only fault is, and it is a very human one, that he is willing and can afford to run the chances of Crown Reserve, finding ore reserves sufficient to redeem its capitalization. There are many stockholders who cannot afford these chances, and it is for the benefit of these I write. The short interest in Crown Reserve is probably limited to 10,000 shares. In a general way, I think the law should be framed compelling mining companies, appealing for support to the public, to issue yearly statements, signed by a mining engineer qualified in Canada, as to ore reserves. In British Columbia the Government issues a yearly report on the mines. Ontario should wake up and clean out the stock mining cult. The public should realize that the daily press is subsidized to betray those they should protect, and that the ordinary newspaper man knows no more about mining than a hog knows about jewelry.

A friend of the writer's has just come from Porcupine, where he visited the Hollinger property now being prospected by the Timmins brothers. The shaft is down 20 feet and free gold is visible in the ore. This looks good, and it is the wish of everyone that it may have no bottom.

Cobalt

It is proposed that the permanent capital of the Australian Confederation shall be a city built upon an entirely unoccupied site and planned in advance in every detail. The new Australian republic will follow the methods by which the capital of the United States is being made unique among the cities of the world, and there is reason to suppose that the numerous errors which were early committed in the matter of permitting private individuals to absorb real estate in the American capital will be prevented in the Australian capital. The site which has been tentatively agreed upon is in New South Wales, and is described as being an elevated plain of about 1,000 miles in area, shut in by mountain ranges on three sides. It is watered by a clean mountain stream formed from melting snows, which has a daily mean average flow of 52,000,000 gallons. The Federal Government of Australia proposes to invite world-wide competition in the planning of the city.

BANK OF HAMILTON
Dividend Notice
Notice is hereby given that a dividend on the Capital Stock of the Bank of two and one-half per cent. (being at the rate of ten per cent. per annum) for the quarter ending 28th February, has this day been declared, and that the same will be payable at the Bank and its branches on and after 1st of March next.
The Transfer Books will be closed from the 21st to the 28th February, both inclusive.
By order of the Board.
J. TURNBULL, Gen. Mgr.
Hamilton, 17th January, 1910.

THE STEINWAY
is to-day the only high-grade piano in the United States which is made and controlled by the direct descendants of its original founder.
All the rest have been forced to seek alliance or amalgamation with manufacturers of cheap commercial pianos.
Thus time-honored names have become mere trade marks, lacking every vestige of individuality.
Able to pursue its lofty ideals unfettered by commercial exigencies, the house of Steinway has exerted all its energies in but one direction, with the flattering result that to-day the Steinway is proclaimed everywhere
THE STANDARD PIANO OF THE WORLD
Preferred and used, when procurable, by the world's greatest artists.
STEINWAY & SONS, New York
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BILLIARDS FOR THE HOME
No Modern House Complete without a Billiard Table
Largest manufacturers in the world of English and American Billiard and Pool Tables, also small Pastime and Davenport Combination Tables.
Inspect our Show Rooms and send for Catalogue.
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The Brunswick-Balke-Collender Co.
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Your Enjoyment of a Cigarette
depends on the honesty of the man who made it.
Expert cigarette-makers—taught and compelled to select only the best leaf—make
Tuckett's CIGARETTES
In the past fifty years the smokers of Canada have never found a Tuckett product fail them.
Stick to a brand you know is good—from a factory that never yet produced aught but the best and purest.
TUCKETT'S "CLUB" CIGARETTES—made from an exquisite blend of Virginia leaf. 15c. a package of 10.
TUCKETT'S "SPECIALS"—made from a mild Turkish leaf, rich in flavor and aroma. 15c. a package of 10.
TUCKETT'S "T & B" CIGARETTES—for the man who likes a full-flavored Virginia. 10c. a package of 10.

Frenzied "Finance" as the Country Editors see it---Editorial Comment on Toronto Saturday Night's Fight for Upright Corporations and Clean and Honest Business Methods.

ON this page TORONTO SATURDAY NIGHT has taken the liberty of re-printing a number of editorial extracts from country papers relative to this journal's exposures of the Munroe promotions. The country editor is not inclined to be led far afield owing to the pressure of the "front" office. He has ordinarily a nasty way of condemning corruption when he sees it. The open boast of the late publicity manager of the Munroe promotions that he could blanket SATURDAY NIGHT by the very simple process of buying all the necessary space in the daily papers of Toronto, does not apply to the country editor. He is beyond the corruption line, but not beyond the fighting line. What the country editor says gees into the homes of the country people, and it is to these people that such as the Munroe propositions and the fake "oil" well literature is meant to appeal.

If the country editors of Ontario will keep everlastingly at it they will eventually be able to impress upon the Ontario Government the necessity of so amending the criminal code and the Ontario Companies' Act as to make it impossible for these frenzied financiers to unload their flotations and operate within the confines of this Province.

The story of the Munroe crowd and their flotations has about reached its end. The beautiful offices of the John A. Street Company, so long located in the Home Life Building, Toronto, have been seized by the Sheriff, and the costly furniture will, in the course of time, be sold for the benefit of the creditors.

As to the whereabouts of George H. Munroe, who disappeared from Toronto on Wednesday afternoon, the 26th of January, TORONTO SATURDAY NIGHT is unable to state with accuracy. He is believed to be in New York city. However, the chief interest lies in the fact that he has left Toronto and Canada for all time.

Mr. H. T. Pemberton, of Bartlett Mines, Ltd., is of the opinion that his company may pull through. He states that the outstanding liabilities of the company amount to only $9,000; that against this the company owns supplies valued at $8,000, not to speak of the machinery, equipment, etc., on the ground. The liabilities of the company have. Mr. Pemberton states, been guaranteed by the two largest stockholders, Messrs. McIntosh and McLaughlin, (the original owners of the mine). Mr. Pemberton further states that the plant, equipment, etc., is in excellent shape, and the property could recommence operations in 24 hours notice. All that remains therefore is to prove the value of the property. If values go to depth, then the mine has a very good chance of pulling its stockholders out of the hole.

The prospects ahead of Berna Motors and Taxicabs are not so bright, however. In fact it is pretty generally admitted that the company must sooner or later go into liquidation. With its earning powers it is simply impossible for the company to pull through carrying its present load of promotion stock, and this is specially true in view of the doubtful value of the treasury stock. If the treasury has been looted, as alleged, of a considerable portion of what it should contain, then there is nothing ahead but liquidation.

In connection with this aspect of the situation it may be well to re-print the following letter from Mr. James Langley, F.C.A., chartered accountant, which appeared in the various Toronto dailies. It may be explained that the particular significance of the letter is in evidence when it is borne in mind that what Berna Motors and Taxicabs desired to publish and did publish, was a certificate which went on to state that the treasury stock of the company was intact.

Editor of The Star:

In your issue of the 22nd inst. an advertisement of the Berna Motors and Taxicabs, Limited, appeared stating that there would be published a certificate from the auditors of the company upon the following Monday. Upon my return to the city this morning after an absence since January 23, my attention has been called to a signed statement appearing in your journal of that date.

My object in writing is that the shareholders of the company may not be misled or confuse the facts. I have been the only auditor of the above-mentioned company since its inception, and the statement that appeared in your paper on Monday morning, 24th inst., did not come from me or any of my staff, nor had we directly or indirectly anything whatsoever to do with the same.

I was asked on Friday, the 21st, and again on Saturday, the 22nd inst., to sign a statement similar to the one that appeared in your issue of the 24th, but as the same was not in accordance with a written report of the affairs of the company made by me on the 3rd December last to the company, I declined to do so.

J. P. LANGLEY.

Those who run may read.

"An Honored Guest."

(Editorial Comment.)

"But in spite of all this wrongdoing and fleecing of the widow and the orphan, George H. Munroe continues," says Saturday Night, "Toronto's honored guest." Mordred got too hot for Munroe; New York got hot for him, but he "remains Toronto's honored guest." Why? Because he spends money freely! As long as his money holds out and "suckers" continue to bite, Munroe can dwell in peace in Toronto in spite of Saturday Night's scathing exposures. Money—no matter how obtained—covers a multitude of sins. It is a greater power in the world to-day than charity.—The Arrow, Burk's Falls.

"Get-Rich-Quick" Schemes.

(Editorial Comment.)

Toronto Saturday Night deserves the thanks of all good Canadians in its expose of the gamesters who gull the public out of funds for alleged water stock companies that are nothing short of a fraud upon people. Money is extorted to boost these "get-rich-quick schemes," and honest enterprises suffer as a consequence.—selkirk Express.

"Commendable Journalism."

(Editorial Comment.)

There has not been in recent years a more courageous or commendable piece of journalism than the exposure made by Toronto Saturday Night of the methods of a notorious promoter, who after doing up New York and Montreal is now playing the game in Toronto. "The Colonel" should be promoted to at least a major-generalship for this work. The enlarged Saturday Night is easily the best money's worth in its line in Canada.—The Stratford Beacon.

The Fakir.

(Editorial Comment.)

The Saturday Night is a very live member of the Toronto press, and now it has got after the "get-rich-quick Millars" who are using printers' ink in the Toronto press for pages daily, telling the reader how he may make big money without fail.

In Toronto there are promoters living as princes, champagne and taxi-cabs, and the delights that come from a pocket well lined.

In its expose of the fakir and get-rich-quick mine artist, the Toronto Saturday Night has done great work.

There's a gold mine in every farm well worked, and every good business well looked after.—C. F. R. in The People's Press, Welland, Ontario.

"A Sturdy Warfare."

(Editorial Comment.)

Toronto Saturday Night is waging a sturdy warfare against unprincipled promoters of mining stock companies and is rendering the public a good service in its fearless exposure of methods that are shady. In a recent issue it showed up the manner in which one promoter had fleeced the public to the tune of hundreds of thousands of dollars through the medium of what were apparently legitimate enterprises. Saturday Night deserves every encouragement in the arduous and unpleasant duty it has undertaken.—Orillia Weekly Times.

The Champion.

(Editorial Comment.)

The Toronto Saturday Night deserves the support of every honest man in Canada, in its effort to expose the wild-cat, get-rich-quick fakir. That big, influential paper, we suppose, has taken the field prepared to fight. Here's hoping they will win.

The greatest danger to Canada in this generation is the danger of the love of material wealth, and the attendant tendency to "short cut" to results. In a new country the get-rich-quick man is bound to crop up. So are the too-confiding victims. So is the champion of the people. In this case it is Saturday Night, and hundreds of good men will get behind and support the paper. The Toronto dailies would take up the cause, were it not for the front office. That brings us back to the remark that the greatest danger to Canada is the greed of wealth. The dailies take the fakir's money, and cannot expose the schemes.—Port Hope Times.

Those Who Are Bitten.

(Editorial Comment.)

Saturday Night is after wild-cat promoters with a sharp stick. One George Munroe's dealings in Bartlett silver mining and various other stocks are being laid bare in a way that should open the eyes of the unwary who invest in stocks. Those who have been bitten no doubt have had their optics opened by their experience.—Listowel Banner.

Alvinston was "Stung."

(Editorial Comment.)

The Toronto Saturday Night has started a fight against a class of promotion that has become altogether too prevalent in Canada. Because of the fact that money gathered in this get-rich-quick fraternity comes largely from the smaller centres of population, the country press is advised to take up the comet to let people know what in local places about the terrible frauds exercised upon them.

The man under discussion is George H. Munroe, who very few have heard of, for he has taken the precaution of having his name kept private.

Perhaps you have seen in the press accounts of the Bartlett Mines Co. At present this company is shut down and there are a good many people "stung" by this modern buccaneer, George H. Munroe. This is only one instance of this man's deeds, but there are other G. H. Munroes, and don't you forget it. Remember, too, that it is the money belonging to the residents of Alvinston and the farmers of Brooke ...a. they are after as well as those who inhabit other parts. We feel thankful for the attitude the Toronto Saturday Night has taken and hope the press in general will enlighten the people on the subject.—Alvinston Free Press.

Go After the Directors.

Editor Saturday Night:

Dear Sir,—Your articles on Munroe, the buccaneering financier, are all right and should be copied by every daily paper in Canada, but no doubt in place of doing so they will all contain special notices similar to the enclosed, which appeared in the local papers on Saturday. It is all very fine for Senator Campbell to disown Munroe now and state that he lent his name at the request of the Hon. Mr. Harcourt. That statement at this late date does not relieve the poor suckers who bought stock in the Bartlett Mines solely because the names of the two hon. gentlemen were on the board of directors.

I agree with "Brantford" and think you do not go far enough. I would suggest that you address your open letter to the Attorney-General of Ontario and ask that all the directors be prosecuted. I think that any man who accepts the position of director in any company and does not know what is going on is criminally negligent and should be prosecuted.

Yours truly. "WINNIPEG."

Winnipeg, January 24th, 1910.

Deserves Heartfelt Thanks.

(Editorial Comment.)

The Toronto Saturday Night of last week has a vigorous write-up of George H. Munroe of Toronto, a "get-rich-quick" promoter of shady mining and other deals, and calls on the Attorney-General of the Province to deal in this and other similar matters. The story of Geo. H. Munroe's career, as given in the Saturday Night, is a plain, unvarnished recital of facts, printed in the public interest and with the sole purpose of warning the public against one of the most expert, brainy and at the same time unscrupulous promoters. Notwithstanding the Ontario Government recently attempted some sort of a regulation of crooked mining transactions, much remains to be accomplished, and the Toronto Saturday Night, which has always been to the fore in unearthing financial crooks, deserves the heartfelt thanks of the investing public, for its efforts in this direction.—Tilbury Times.

War Without Gloves.

(Editorial Comment.)

The Toronto Saturday Night is making war without gloves on the fakir promoting fraternity, who in the city dailies so extensively do make public their selfish schemes for personal aggrandisement by which they entrap the small investor, who often when too late realizes that he ...as been deceived and literally robbed. It is hoped that the Saturday Night will pursue the subject until the get-rich-quick fakirs realize that a fair and frank and honorable statement of facts pertaining to promotion schemes will in the end pay best and be in every way most profitable.—Sundridge Echo.

There Are Others.

Editor Saturday Night, City:

Dear Sir,—You are doing splendid work in showing up the stock-selling swindling gang. There are some others in Toronto who work schemes that are just as bold and just as bad as those described recently in your fearless up-to-date journal. If all get their deserts several prominent Toronto business men and lawyers would now be doing time in Kingston. Wish you have time and space at your disposal look into a few of these jobs that have been worked on the public in Toronto.

Facts in connection with one of the worst—the ——— ——— Mines Limited—would make interesting reading. The outfit which promoted that mining (?) company swindled a large number of people out of $500 to $10,000 each and walked away with their money, and there are many others.

Why don't the authorities in Queen's Park wake up?

Yours respectfully. "FAIR PLAY."

Can Our Public Men Allow Their Names to be Used Cheaply?

(Editorial Comment.)

In a recent issue of Saturday Night George H. Munroe, Toronto, is given about three pages of notice in that estimable journal. If all that Saturday Night charges ar. Munroe with doing is true, then truly is Munroe the prince of buccaneers in the financial world. His promotions have been before the public for some time, but they could not have stood as long as they have, if they are as rotten as Saturday Night claims, without some strong support behind them. The matter doesn't see from whence this support comes. Usually a stranger must have good credentials. In looking over the formations of Munroe we find connected with some of his companies the names of men who stand high in public life. Among them are: Hon. Richard Harcourt, Hon. Archibald Campbell, Senator; R. L. McCormack, N. H. Stevens, Frederick Alex. McIntosh, Samuel Calvert Mclaughlin, John Watson ...artier, J. B. Tudhope, M.P.P., Geo. May, J. W. Bettes, John Patterson, W. H. Hoyle, M.P.P., Neuville Belleau, Oliver K. Fraser, W. R. Smyth, M.P., James Robinson. We know many of the above men and their names would stand as a guarantee that the enterprise they are connected with would be fair and above board. Generally they are respected and trusted by the public and their names would act as an inducement to a prospective purchaser looking for an investment. However, if the allegations of Saturday Night are true then these gentlemen, some of whom have been acting as executive officers and advisory committees, have been basely misleading the public, and the journal in question is performing a duty which should have the support of the rural press, for it cannot expect that the city press, subsidized as it is with advertising from the Munroe exploitations and the pull of men in high position, will lend any great assistance toward exposing the operations.

We can simply sum the matter up by saying either Saturday Night should be made to take back its charges and the men above mentioned, if they desire to retain public confidence, should give an explanation as to their connection with the Munroe game, if such it be.—Kincardine Reporter.

An Important Disclosure.

(Editorial Comment.)

The fearless manner in which the Toronto Saturday Night has brought to light some of the unscrupulous methods of gulling the public is worthy of high commendation. For eighteen months, it is stated, a well-known promoter has been busy in Toronto promoting joint-stock companies and "wild-cat" schemes. Prior to this, he also played the same game in Montreal and New York. During this time it has been common knowledge that he has been playing fast and loose with other people's money.

The gentleman mentioned is in all probability only one of many who are always looking for innocent victims to shear, and the question is very pertinent, "Is there no way of doing away with this sort of thing?"

Men of this sort, no doubt, gain a great deal of prominence and power from two sources: (1) the readiness with which our daily papers advertise their stocks, and, (2) the fact that men, often conspicuous in public life, will allow (whether from consideration or not is not known) their names to be used by such swindlers who pull the strings and their puppets do their biddings.

There is in every Anglo-Saxon an inherent willingness to take a risk with a "get-rich-quick" scheme, and the public is in constant need of admonition to remember that it is just such schemes that lead to financial ruin.

The Toronto Saturday Night has stood almost alone in denouncing this kind of financial buccaneering and it would be well for all the leading dailies to take their cue from this valuable weekly. Rich men, who are bitten by such a swindler, deserve no pity, but the widow or the poor man, who, in looking for investment, is tempted to risk their "little all" in such stocks, simply because "so and so" has his name among the officials, deserves all the protection and caution that our press is able to exert.—Cayuga Advocate.

"Hearty Commendation."

(Editorial Comment.)

"The Amazing Story of the Financial Operations of George H. Munroe" occupies considerable space in a recent issue of Toronto Saturday Night. We are told that the man, who is an accomplished artist in the spending of other people's money, originally came from Shefford county, where he was raised by Highland Scottish parents and given a good education. His methods of operating are laid bare in a manner that should make it difficult for him to continue his business in Canada. The money gathered in by the get-rich-quick fraternity to which he belongs comes largely from the smaller centres of population and the metropolitan daily press, whose advertising columns they use so liberally, are not in a position to deal with the subject and protect the small investor. Toronto Saturday Night deserves hearty commendation for the efforts they are making to drive out of Canada a type of promoter that is a detriment to every legitimate enterprise.—Granby Leader-Mail.

Owen Sounders Were Interested.

(Editorial Comment.)

One of the most extraordinary stories we have ever read is that which appeared in Toronto Saturday Night of 15th inst., regarding the financial career and operations of Munroe & Munroe promoters. Owen Sounders—some of them to their sorrow—will recall the visit about three years ago, of a party of philanthropists who had a "good thing for their friends in the shape of "Canadian Marconi Wireless." Remember them? They held forth three nights in the town hall; and sold a good many dollars' worth of stock—"positively last chance to get it at this price. It's bound to go up next week! Look at Marconi! Look at Inghouse Air Brake and Bell Telephone—how they have gone up!" But the rise did not come.

Saturday Night's story we can bears all the earmarks of truth, is "a plain, unvarnished recital of facts, printed in the public interest, and with the sole purpose of warning the public." Saturday Night is not given to journalistic flights of the "yellow" brand. Its story contains a lot of useful information for, and wholesome warning to the would-be investor.—Owen Sound Sun.

A Merciless Exposure.

(Editorial Comment.)

Toronto Saturday Night last week published a merciless exposure of one George H. Munroe, who, according to the story it tells, has an astounding record as a financial "kite-flyer." We know nothing of the facts of the matter other than as stated by Saturday Night; but it is refreshing to find a paper with the courage and public spirit to take such a task upon itself. And there are others besides Munroe mixed up in the story who ought to be considerably ashamed of themselves.—Goderich Signal.

Protect the Investor.

Editor Saturday Night, Toronto:

Dear Sir,—In view of the Munroe matter, do you not think it is time that our Local Government should amend the Mining Act so that the money of investors will be used for the purposes for which it is given? We have a great mining country to the north of us, and every citizen of Ontario is anxious that it should be developed either by their own capital or by foreign capital, but at the same time it should be protected against the exploiters of a certain stamp. The prospector or owner of a mining claim is entitled to every consideration from the Government, but the rights of the people ought to be protected, and this can be done in little ways. Whenever a mining company is chartered, two-thirds at least of the stock ought to be set apart as treasury stock, and the words "treasury stock" printed in red ink across the face of it, and the proceeds of this stock should be only used for the purpose of developing and equipping the property. Then the Government could appoint a chief mining inspector, who would have the right to enter upon any mining property and inspect it, and returns made to his office. At the present time we are allowing ore to be sent out of the Province for the purpose of being refined. The Government should stop this and build a custom smelter so our own people will reap all the benefit of our mineral wealth.

Yours truly,

J. P. WILHELM.

"Pouring Hot Shot."

(Editorial Comment.)

Toronto Saturday Night in its last two issues has been pouring hot shot into the methods of one George H. Munroe, a promoter of many companies, who is accused of robbing people, particularly widows, by inducing them to purchase stock that is worthless, or for much more than its actual value. The crusade will no doubt drive Munroe out of the city, as he has failed to buy silence from the prominent and fearless paper. It is said that an Aylmer citizen saved several of our investors from paying exorbitant prices for Marconi stock, by personally giving them timely warning.—The Aylmer Sun.

Mining Sharks.

(Editorial Comment.)

The mining industry of Canada is now assuming such large proportions that every effort should be made by the proper authorities to protect those who desire to put their investments into mining stock from being swindled in their efforts to increase their income and develop Canada.

Any amount of good hard cash parted with to develop mines, never goes any farther than the sharp prospector's pocket. Glittering prospectuses are issued, fine samples of quartz are shown, mining engineers' reports displayed. Analyses of the ore, etc., are all intended to deceive the unwary. Toronto Saturday Night is especially after one of these "Financial Buccaneers" in the person of George H. Munroe of Toronto, who is said to have swindled the people out of several hundred thousand dollars with his fake mining schemes. This same party was driven out of New York and Montreal and should be made to leave Toronto, also the business he is engaged in should be stamped out with the utmost promptness and severity.—The Maple Leaf, Port Dover.

Sighing Over Lost Dollars.

(Editorial Comment.)

George H. Munroe, the mention of whose name will cause some Fort William people to sigh over dollars sunk in "Marconi's," is doing business in Toronto, exploiting the Saturday Night of that city, of the date of January 15th, devotes some two pages or more to his doings. The story of his career is given in full, and it reads like a plain and unvarnished tale, as that journal states in the preface. The article is addressed to the Attorney-General of Ontario, the Crown Attorney of Toronto, and to investors and prospective investors. Saturday Night scores the authorities because no action has been taken. "As a flyer of financial 'kites' George H. Munroe was in a class by himself," it says. The story as told is a wonderful one in many ways and makes the reader wonder if there are really so many "easy" ones in the world. If Saturday Night can force the authorities to take action or can keep investors from throwing away their money by the publicity it is giving Munroe's doings, it will be rendering signal service.—Fort William Herald.

Financial Buccaneers.

(Editorial Comment.)

Saturday Night of this city has rendered a distinct service to the Canadian public in exposing the methods of a financial buccaneer who has grown fat feeding on the gullibility of poor men and women who have been induced through him to purchase his worthless mining stocks. The Foolish Dictionary somewhere defines a gold mine as "a hole in the ground owned by a liar." The mines owned by this gentleman and his associates fit in nicely with this definition. The United States Government some time ago barred most of the mining literature from the mails on the grounds that in ninety-nine cases out of a hundred the companies which issued such literature were promoted by unscrupulous adventurers and were fraudulent schemes pure and simple. We heard not long since of a church goods house in the western part of the United States which varies its operations by selling worthless mining stock to confiding clerics. It is a get-rich-quick age and people will nibble at any financial bait which promises them extraordinary returns on the money invested. There ought to be a law which would enable the authorities to adequately punish the promoters of these fraudulent schemes and no mining company should receive a certificate of incorporation until the matter had been looked into thoroughly and proof furnished that there is something more back of the scheme than a glowing prospectus and a beautifully illustrated stock certificate.—Catholic Register.

Get-Rich-Quick Fakirs.

(Editorial Comment.)

One of the most interesting papers published in Toronto is the Saturday Night. During the past two weeks that paper has been on the trail of one of the cleverest promoters and spendthrifts on the continent. Hundreds of thousands of dollars of other people's money has been poured into his pockets in Toronto during the past year or two, through a well-organized plan of selling stocks in mining and other companies of his promotion. The Saturday Night warns people in rural districts to beware of enticing advertisements for investment offering big returns for their money. These are the decoys that help to keep these fakirs living in luxury, and who are a barnacle to the commercial progress of Canada. We commend our readers to give these shady propositions only a passing notice. It is better to leave your money in the bank, where you know it will be safe.—Beeton World.

Will Be Appreciated.

(Editorial Comment.)

Toronto Saturday Night, besides maintaining an excellent financial page, devotes a column, "Gold and Dross," in which it gives advice as to investments, answering very candidly questions submitted to their financier by readers with money invested or for investment. In the last two issues especially it has gone a step farther and is exposing some questionable ventures in which a good deal of money has been placed in the hope of large returns. As a good deal of money is to be obtained from the people of the country districts, a perusal of the articles in question is advisable, and we have no doubt a host of country readers will mentally thank Saturday Night for the warning, even if they do not express it verbally or in writing. The action of the promoter attacked by the paper will be watched with interest, as, if the allegations are false, he has a splendid case for damages.—Elora Express.

Beware of Fakirs.

(Editorial Comment.)

The Toronto Saturday Night has commenced a vigorous campaign against fake mining and other promoters, and in its issue of January 15th it has exposed the doings of George H. Munroe, whose past record and present stamps him as being one of the most unscrupulous scoundrels in the country. This man Munroe sold stock for the Canadian Marconi Co. without being authorized, and those shares that were sold at $5 are now worthless. The Bartlett Mines of Gowganda are another of his schemes and the public who bought shares at from 35 to 60 cents per share are not able to realize. But these are only two of his many schemes by which he was able to fleece the public. Through his "wild-catting" he has been able to live like a king in Rosedale and has been spending at the rate of $40,000 a year. Here is an instance of his lavishness: At the close of the year 1908 Mr. Munroe gave a banquet at the King Edward to the employes of John A. Street & Co. that it would be difficult to surpass. He followed it up by passing out around one dollar gold pieces. Toronto Saturday Night says that there is nothing small about George Munroe. He does everything on a big scale. He is probably as good a customer as the King Edward Hotel ever had. The taxicab drivers used to fight as to who should go after Mr. Munroe every morning as a tip was never less than one dollar.

It must be remembered that the bulk of this money comes from the small investors in the rural districts, who are continually being stung by smooth-tongued fakirs.—The Wroxeter Planet.

Saturday Night's Exposure of a Promoter.

(Editorial Comment.)

By all odds the greatest exposure made in many years by a newspaper was that made by Toronto Saturday Night last week when it laid bare the career of George H. Munroe. It followed him through his varied deals and business from boyhood to the present and gave inside information of a startling nature. If the Bartlett Mines and the Berna Motors and Taxicabs Limited are hurt thereby, it must be borne in mind that institutions do not improve upon acquaintance. It is a well known fact that when a stock seller or promoter approaches an individual or a corporation now he is looked upon at least with suspicion. So many thousands of Canadians have been burnt by these promoters that a newspaper does the country a very real good when it exposes one of them. Among the "slick" tricks of the Berna Motors and Taxicabs is a picture of their office with apparently 28 taxicabs on two sides of it. Saturday Night says the company only had 14 taxicabs and that they arranged them on one side of the building and took a photo, then sent them over to the other side for another photo. The photographer then skilfully put the two together and produced a picture showing two sides of the office with 28 taxicabs. The story of the Bartlett Mines is a revelation to many of us.—Bracebridge Gazette.

"Toronto the Good."

(Editorial Comment.)

George H. Munroe is the name of one of those slick gentlemen whose great mission on earth seems to be to lead lambs to slaughter, shear sheep, and—fish for suckers. At present he lives in Toronto, and until Saturday Night let the light shine on him bright and clear a couple of weeks ago, the lambs were rushing to slaughter in great numbers, sheep were being shorn by wholesale, and the suckers were tumbling over each other (so to speak) in their mad race to grab the glittering baits held out to them.

In removing the cover from this seething cauldron of "frenzied finance" and turning the searchlight upon the doings of the financial buccaneers responsible for such a shameful condition of things, Saturday Night has earned for itself the gratitude of the whole Province. But is it not absolutely astounding that in all the great city of Toronto—of "Toronto the Good"—the "Queen City of the West"—the intellectual and moral centre of the Dominion—only one newspaper was found to possess sufficient courage to boldly lift the curtain and reveal to the people the hidden mass of financial rottenness! What about the daily press? Why did these great molders of public opinion" preserve such a profound silence in the very midst of this wholesale fleecing of an unsuspecting public? Well, perhaps some of them were so deeply engrossed counting the gains derived from booming the projects of the financial buccaneers that they became oblivious—or conveniently deaf—to the cries of the unfortunate victims; or perhaps the Aylmer incident, the matter of British elections or the crowding of the street cars, or some other equally profound subject, blinded them to the exploitations of George H. Munroe and his gang of financial pirates.

Applauded in the Wrong Place.

MR. H. J. CRAWFORD, principal of the Riverdale Collegiate, makes the happiest kind of a chairman, and his services, consequently, are much in demand.

Not so very long ago he occupied the chair in an Islington hall where an amateur dramatic company was giving a performance, the proceeds of which were to be devoted to a local church. The dramatic company was headed and organized by Mr. Lawrence Anthes, of the Toronto Foundry, a warm friend of Mr. Crawford's, and most of the cast were also well acquainted with the genial, popular principal.

During the first act one of the church officials held a whispered conference with the chairman, and when the curtain fell the latter mounted the platform and addressed the audience. The tones of his resonant voice reached the actors, and, knowing Mr. Crawford's happy knack of saying what he had to say in a way to please his hearers, one of the troup fired off a horse pistol and the rest cheered lustily.

But the applause was not taken up by the audience. Instead there was a moment's absolute quiet, then an hysterical giggle or two, and, almost before the actors had time to wonder why their plaudits fell so flatly, a friend hurried in through the wings and whispered hoarsely:

"Shut up, you idiots! Crawford wasn't boosting your show. He announced that Sister ——, who died yesterday, would be buried to-morrow afternoon!"

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WALTER J. BUZBY.

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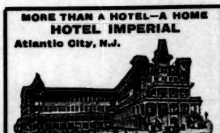

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CALYPSO

By JUNIUS MILES FORMAN

HARTLAY dropped another lump of sugar into his tea, and scowled out across the valley where the Monch and the Eiger loomed to the cold skies, and the Mettenberg squatted beside them.

"It's a delicate question, this rope-cutting," said he; "and once in a way it comes to be a jolly momentous one, too, for most of us. If there were no other way, I expect I should take to the knife."

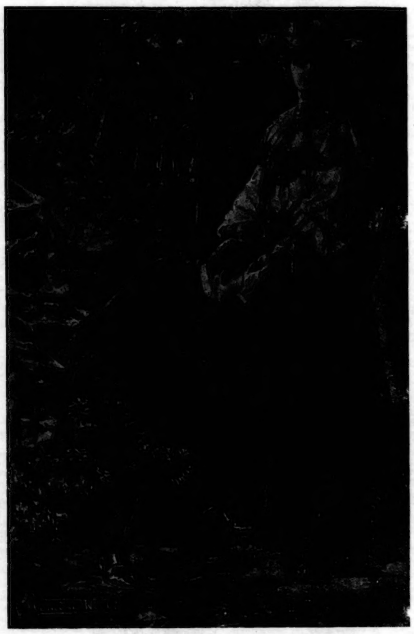
Feltham shook his head.

"No, you wouldn't either," he said. "None of us would, I fancy. There's some excuse for a novice. He may lose his head and have a fit of panic; but we're old stagers, and—well, there was Reeves-Davis. He cut the rope when young Powell fell on the Lyskamm. Reeves-Davis'll never live it down."

He leaned forward over the porch-rail—they were sitting on the high-covered porch of the Eiger Hotel—to look down the little street.

"By Jove!" he cried. "Here comes a man who knows more about it than all of us put together. Here comes Tommy Catherwood. I didn't know he was in Grindelwald."

Miss Arbuthnot sat forward in her chair with a sudden little cry—an excited, exultant little cry, which made Lady Feltham turn towards her curiously. But Hartlay did not heed. He was watching the young man who came up the narrow street from the village.



"'I can't go,' he said."

"Tommy Catherwood is a fancy climber," he went on. "He sneers at the things we boast of. He's always climbing peaks from the wrong side—the side the books say is impossible, and he revels in the Ober-Gabelhorn, and the Lyskamm, and all such horrors."

The young man in the street waved a hand in greeting and ran up the steps of the porch. He was a rather handsome young man, tall and fair, and very well set up, and he had just the sort of eyes and chin that a man given to climbing the impossible sides of mountains might be expected to have.

"Hallo, all of you," he said. "May I have some tea? No, one lump. I say, Hartlay, what you doing here? I thought you were in America. They told me at the Bear that the Felthams were here—Alice, you're lookin' fit as can be—but they didn't mention you." He turned about towards Miss Arbuthnot, and a slow flush spread up over his cheeks.

"They told me," he said, in a different tone, "that *you* were here, too. We—seem to meet—everywhere, don't we?"

The girl gave a rather odd little laugh, not stirring her eyes from his and Lady Feltham, watching her, frowned suddenly and rattled the tea-things, for she happened to know that Tommy Catherwood was engaged to a very nice girl of whom she was particularly fond.

"Sit down, Tommy," she said irritably. "Don't fidget about. Here's your tea. It's very bad, I expect. It's been standing half an hour. We're all fighting about a point of morals. Tell him, Dick!"

"Ah, yes!" cried Hartlay, dragging his chair nearer. "You're just the chap we want. Would you cut a man free if he'd fallen and you couldn't get him back? Would you save yourself?"

"No, of course I wouldn't!" said Catherwood indignantly. "You wouldn't, either. Nobody would."

"Reeves-Davis did, last year," said Lady Feltham.

"Ah?" said Catherwood, in an expressionless tone.

"Well, I say," cried Hartlay, "that a man who won't is a silly ass! He's deliberately throwing away his life, and doing nobody any good by it."

Young Catherwood went red.

"I'm afraid I've no sympathy with a coward," said he. "Maybe I lay too much stress on it, but it's the one thing I can't put up with—cowardice. If ever anybody cuts a rope when I'm at the other end of it, and, by some miracle, I pull through—well, I shan't go about seeking that chap's society." He looked towards Miss Arbuthnot with a little smile of deprecation, and the girl nodded back at him approvingly.

"That's what I thought you'd say," she said. "And you're right, too. I don't care for cowards."

Lord Feltham laughed and rose to his feet.

"You're such a fire-eater, Tommy!" he complained. "I dare say if one of us should cut you loose, up on the Monch yonder, you'd cut our acquaintance ever after."

"I dare say I should," agreed young Catherwood. "Where you off to?"

"Oh, we're going back to the Bear," said Lady Feltham. "We're all quartered there but Captain Hartlay. This is *his* tea-party. Are you coming?"

Young Catherwood met Miss Arbuthnot's eyes for an instant.

"Why—er—no, not just now, I believe," said he. "I was thinking of a bit of a stroll up the valley to finish the afternoon—up towards the Upper Glacier—that is, if I can persuade Miss Arbuthnot to go?"

The girl nodded to him, and they went down the steps and across the street to the path which leads toward the Lutschine.

"See you at dinner!" he called back over his shoulder.

Lady Feltham stood frowning after the two.

"I can't make that out," she said. "It's very odd. Why isn't he at home, where he belongs, and where Dolly is? What is he trailing that girl about Switzerland for? She's a vampire, if you should ask me."

"Arabella," said the earl, "if I let other people's affairs worry me as much as you do, I'd be in a retreat before now. Come home to the hotel. That girl isn't a vampire; she's a very nice person. She let me hold her hand, last evening, for a quarter of an hour."

But Catherwood and Miss Arbuthnot went on down to the Lutschine, and crossed by the bridge which is near the sawmill, and, on the other side, turned to the left along the pretty, wooded path which mounts among firs and pines towards the Upper Galcier.

They did not speak for a long time, not until they had left the path at a certain point and had made their way up the slope to a little clear space where the firs stood thick about, and a great, mossy rock, shelving from the hillside, made a seat. Then the girl turned to young Catherwood with an odd, nervous little laugh, holding his eyes with hers, as she had done to Lady Feltham's annoyance and uneasiness, half an hour before.

"So you—came?" she said, holding his eyes. "You came when I called you?" And as before, a slow flush grew up over young Catherwood's cheeks, and his hands twisted together behind him.

"Came?" he said, half under his breath. "I'd have come from the bottom of the sea! Oh, girl, you gave me such a week of it when you left Berisal! I've been trying to trace you all over Switzerland."

"I was running away," she said. "I thought it was—better. Then I couldn't stand it. I—had to send for you."

"I got your telegram at Geneva," said he. "I've not lost any time by the wayside." He took a little turn away from her and stood for a moment, with his back turned, stripping the twigs from a low-hanging pine-bough.

"What's to come of it all, Nora?" he asked presently, and his voice seemed a bit tired, overwrought.

"Ah, I don't know," she said. "What's to come of anything, for that matter? We're living to-day, Tommy. Who'll dare say there'll be a to-morrow?"

Young Catherwood turned on her half fiercely.

"Something's got to come of it!" he said. "There's always a to-morrow. We can't go on like this for ever. We can't go on much longer. You know where I ought to be. I ought to be at home, if I'd any sense of—honor left in me; but I—can't seem to go." He sat down on the edge of the great, mossy rock and took her hands in his, holding them against his face as she stood before him.

"I can't go," he said again in a whisper.

"Do you wish you could Tommy?" said she, very low.

"Sometimes," said young Catherwood slowly—"when I'm away from you, when I've a chance to think, to look ahead, to forget what your—eyes look like." He moved his face restlessly under her hands.

"When I'm with you," he said, "I'm a—child, helpless. I can't think of anyone else—oh, it's no use trying to tell! You—hypnotize one, sort of. It starts a panic in me to think of what living would be away from you. What is it?" he cried, staring up at her with a sort of fierce resentment. "What's there about you, girl, that makes one weak? I'm not a weak lot. I've never been a fool over women. I've never trailed about after a woman before. What is it? You look at me, and I begin to shake. You touch me, and my blood jumps. It's uncanny! What is it?"

"I don't know, Tommy," said the girl. "I expect we just belong. That's all. I expect we belong."

"We don't!" cried young Catherwood. "You know where I belong; and you know, as well as I do, that I'm a blackguard to be here." But the girl turned on him with a little flash of anger.

"Why don't you go, then?" she said. "Did I send for you to come to me? Well, I release you. Go back where you belong. Oh, it's all very brave and manly of you, isn't it, to blame me alone, as if I were a kind of siren, who lured you away from your duty? What have I done to you? Have I *made* you fall in—love with me? Have I begged you to follow me about—save that one telegram? Go back if you wish. I'll say no word to hold you. You're quite free."

"Free?" said young Catherwood, looking up at her with wide eyes. "I'm bound hand and foot, Nora, and you can't loose me. I wish I could leave you, for this sort of thing can't go on much longer. I wish you'd do something to make me hate you"—he laughed miserably—"but I'm afraid you couldn't. Ah, what's to come of it all?"

Then, after a time, while he sat watching her, the trouble and resentment and bitterness died out of his face, and his breathing came faster He put out his arms and drew the girl nearer to him.

"I don't care," he said in a whisper. "You're here, and I'm here, and

(*Concluded on page* 16.)

Apollinaris

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NO OTHER CAR IN CANADA LIKE IT

A roomy, seven-passenger touring car, big enough and powerful enough to tour anywhere through any kind of country, and yet light in weight, with light upkeep cost.

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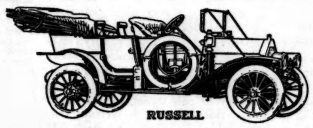

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DUNLOP AUTOMOBILE TIRES

MOTORS and MOTORING

ACCORDING to the most expert forecasters this year's yield of automobiles will be a bumper crop, says George J. Barnes. During the past twelve months new factories have sprung up by the hundred all over the United States. Those already in existence have doubled, and in many cases trebled, their former capacity. Despite all this the demand for machines keeps ahead of the supply. There is hardly a maker of established reputation who does not report that he has customers in sight for all the motor-cars he can turn out during 1910. Thus far this has been one of the great American industries in which there has been no symptom of over-production. That is one of the reasons why last year's prices will be maintained. In many makes of cars they will be slightly advanced. In no case, however, it may be confidently asserted, will there be any attempt at cheapening the quality of the machines. In mechanical perfection and workmanship they will be better than ever.

This year's automobile crop in the United States will be fifty per cent. greater than it was in 1909, and that year showed almost the same increase over 1908's production. In the latter year approximately 55,000 cars of all sorts were produced. This was only a small advance over the 1907 output. The 1909 crop is estimated to have been about 85,000 machines. The output for 1910 is variously approximated at between 120,000 and 150,000. Conservatively reckoning the average value of each car at $2,000, the amount of money which will be paid for automobiles during the coming year will be more than a quarter of a billion dollars.

All the other automobile manufacturing countries in the world combined turned out last year only two-thirds as many machines as the United States alone. Like its harvest of oats and corn, that country exported less than ten per cent. of its yield of motor-cars, and even this was fifty per cent. more than went abroad in 1908. At present there are more than 200,000 automobiles in use in the United States. Only a small number of these are of foreign manufacture. That country now possesses more than half the cars on the entire globe.

Even these astonishing figures fail to convey an idea of the huge sum of money that is distributed through other channels on account of this enormous industry. Millions of dollars are paid to the railroads for carrying the product from the factories to the salesrooms.

Thousands of shops making accessories alone are engaged in supplying the varied and fastidious wants of the purchasers and users of cars. An army of salesmen is employed to market the automobile and everything connected with it. The operation of the cars requires fuel and lubricant, and furnishes work to a host of men. The housing of machines, insurance, advertising, and the thousand and one other branches of industry that have been created or greatly increased by the growth of the automobile business have brought about the circulation of a stupendous amount of money in entirely new channels.

* * *

ENDURANCE contests furnish valuable information to the motor-car builder, and guide posts to the purchasers in choosing between cars. If we reflect and note how little was known of the motor-car even by the makers less than ten years since, and consider the small number of cars then in use, one would naturally conclude that it would not be reasonable to suppose that the average buyer, and particularly one contemplating his first purchase, is well equipped with the knowledge to judge the value, actual and relative, of the various cars found on the market. The public have a right to know and demand the proof of the worth of a motor-car, but the great question is the basis for establishing the proof. The conscientious manufacturer undoubtedly tries out and proves the worth of an idea before incorporating it into the product, and if this is true with the several individual items entering into the construction of a motor-car, why would it not be reasonable to subject the entire car to conditions which would try and prove out and determine the worth of the car as a whole.

Motor-cars can no longer be classed as a luxury or a fad. The purchasers are seeking value, and are interested in the ability of a car to perform properly, and its dependability. Undoubtedly some cars are better than others. Some cars of a given class or price are better than other cars of the same class or price, but the value is not altogether indicated or determined by the appearance of the car. What is in it—what constitutes the vital parts—how every part works with the other—are the bases for determining the results to be obtained from the car as a whole, and the public should feel interested and have a right to know the results which can be expected of a finished car. One or more unsatisfactory features, coupled with few or many excellent features, would make a satisfactory car impossible. Undoubtedly the perplexing question to the buyer of a motor-car, where so much is at stake, is how to know whether or not he is getting his money's worth, and a car such as he has a right to expect.

Looking at the situation broadly, the purchasing of a motor-car is like buying any other article. The average buyer of a steam-engine to be installed in a power plant is probably not, as a rule, well posted on the relative merits of the engines such as are offered to the market, and certainly not if a decision is supposed to depend upon his personal ability to judge the engine by its appearance and several mechanical features, as they appeal to him. In such cases, a decision is not arrived at without an investigation of the way the various makes perform in service, and no doubt comparisons are drawn to determine the relative worth of the various makes under consideration.

This same information concerning a motor-car can be obtained. All motor-cars of standing have histories which reveal the strong and weak points, and what the car can be depended upon to do. This information as it comes from individual owners is valuable, but conditions prevail in the motoring world which make possible even more accurate comparisons. Follow the contests which have been run under rigid rules and strict supervision, and the history of the various cars entered and the results carry information which can be relied upon. Such information should be invaluable to the buyer. Since there is no given standard by which a motor car can be measured, the comparative showing must be relied upon to indicate comparative worth.

From year to year as we have advanced in the art of building motor cars the manufacturers have profited by their experience in contests, and each year have made the rules more rigid than the previous year, to meet the advancement made in motor car construction. With the most modern reliability contests a technical examination is provided at the conclusion, which shows in detail the condition of the car, what it cost the car to cover the course, what effect the hardships may have had upon it, and how much of the car is left. The comparative showings made in reliability contests are not only valuable to the purchaser, but furnish quite as much information to the manufacturer who is earnestly endeavoring to produce the best car possible. They have the effect of demonstrating to each entrant if any competing car in the contest is better, and of showing to the world the best car. Strenuous contests tell a story which should carry weight, as constantly keeping at it is what shows up the weaknesses.

Men, motor cars, and what-not have a record or a history which tells what they are and have done, and furnishes the most reasonable basis for deciding what they can be depended upon to do.

* * *

MOTORISTS who have purchased chassis without bodies, are doubtless seriously contemplating the scheme of the bodies to be fitted to them. If a man is to drive his own car, the first consideration should be the position of the driving-seat. There is a great tendency on the part of coach-builders, if left to their own devices, to build the seats of motor car bodies altogether too high. I know these gentlemen will regard me as more than heretical when I say that seats should not be more than 13 in. from the footboard, and for all but tall people they are better at 12 in. Then they should not be one inch less than nineteen inches wide, with a good drop to the back. Again, the upholstery of the back of the seat should be plumped out well as to its lower part, so as to come well into the hollow of the back. Few coach builders will do this to a sufficient degree. Then the steering column should be raked so that while the driver can slip easily into his place behind it, he ought to be able to grasp the upper sides of the wheel without fully extending his arms.

* * *

A physician who counts among his patients many well known London women, has been pointing out the effect of too much automobiling on the figure.

"At the risk of making myself unpopular," he says, "I have had to forbid motoring to several of my patients who have consulted me regarding their growing embonpoint. Those who have followed my advice have succeeded in regaining their figures.

"Motoring surpasses in luxury any form of locomotion yet invented. The seats are so tilted that one is forced to lean back among the cushions at such an angle that all the muscles are relaxed.

"Add to this the exhilaration which rapid movement produces and the increase of appetite engendered by plenty of fresh air and you will see that motoring contains most of the elements which make for adiposity."

* * *

THAT the general public is anxious to buy automobiles, is shown by the interest being taken in the fourth annual automobile show to be held in Toronto, February 24 to March 3. At this show the 1910 models of the various makes will be exhibited. There has been a great development in the manufacture of automobiles this year, and the number of makes on exhibition will be much greater than at any previous Canadian automobile show. The manager, Mr. E. M. Wilcox, states that the building will be transformed by the elaborate decorations planned. Special arrangements are being made to insure thorough heating. He received a letter recently from a man in Fort William who stated that he was coming to the show specially to buy his first automobile.

* * *

The Canada Cycle and Motor Company has just issued a very handsome catalogue of the new Russell automobile models. The catalogue is excellently printed and bound, with a very pretty green and gold cover. The illustrations show the leading Russell models for the present year. One of the features of the catalogue is a detailed description of the "Silent Knight" motor, for which the makers of the Russell have the Canadian rights.

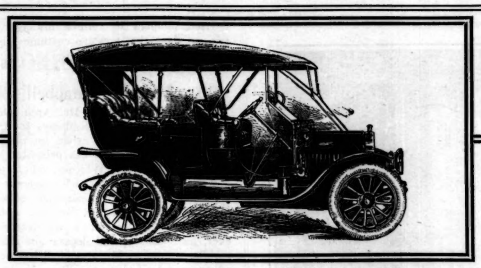
* * *

It may seem hard on the members of automobile parties, but it is a fact, according to tire men, that if the riding is easy over rough places and there are no complaints from the occupants of the tonneau because of jarring then the tires are insufficiently inflated. Moreover, if they are allowed to run continually in this condition the service secured will be only about half what it would have been if the tires had been kept pumped up hard.

Tire manufacturers are vigorous in their assertion that to secure the best and longest possible service from tires they must always stand up round whenever a car is ready to start out on a trip with its full capacity of passengers.

CHAUFFEUR.

MOTORING IN ENGLAND.
A pretty piece of road and an old--fashioned ford in Southern England.



1910'S PREMIER CAR

McLaughlin-Buick

SPRING TIME, which is automobile time, is fast approaching and we are doing all we can to have you enjoy its balmy days in a motor car.

We have designed cars of every description to suit your every taste, placed powerful engines in them, and painted them in a variety of pleasing colors—now "it's up to you."

We would like to give you a car, *but we can't;* however, we can give you a demonstration; and with a McLaughlin-Buick that is nine-tenths of the battle.

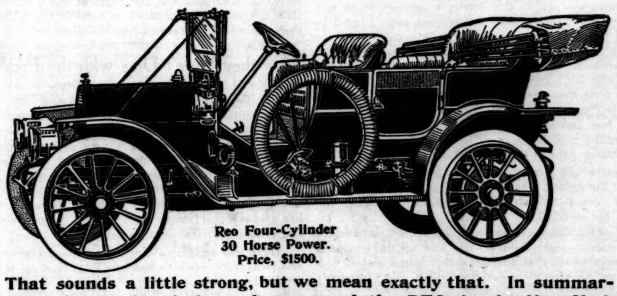
We cordially invite you to visit our splendid exhibit in our Toronto Showrooms, see all the cars, and then make your choice.

Model "17," above pictured, is only one of many, but a popular one at that. Its medium weight, powerful engine, and beauty of design, make it the ideal car for the man of moderate means.

Body—Five passenger tonneau.
Wheel Base—112 inches.
Horse Power—Forty.
Cylinders—4½ x 5 in., in pairs.
Transmission—Sliding gear, selective type.
Drive—Shaft.
Price—$2,375, f.o.b. Oshawa.
Extras—Top and Glass Front.

McLaughlin Motor Car Co., Limited
Head Office and Factory---OSHAWA
Toronto Showrooms---Corner Church and Richmond Streets

The Real, Ideal Canadian Car has Arrived, and its Name is REO



Reo Four-Cylinder
30 Horse Power.
Price, $1500.

That sounds a little strong, but we mean exactly that. In summarizing the results of the performance of the REO, in the New York Herald-Atlanta Journal contest, together with the experience of many thousands of satisfied REO users throughout the world, it is established that the REO stands for three things :—

RELIABILITY
ECONOMY
OPPORTUNITY

We say Opportunity advisedly, because there is a vast company of prospective buyers who, confused by the vociferous technical claims of many Agents, do not know what to believe, but are eagerly seek'ng an Opportunity of purchasing a motor car, low in cost, but high in value; whose upkeep shall be light; one that is easy on tires, a comfortable car to ride in, powerful enough to eat up the hills and yet not over-powered; and one so e sy to operate that any intelligent boy can do it perfectly.

As to Reliability and Economy, these essential requisites are equally well established. Note the clean record of the REO in every contest in which it has entered.

In the Run to Atlanta over rough roads, with four passengers and heavy weight of baggage, it averaged fourteen and a quarter miles to every gallon of fuel consumed, and there was not a breakage of any kind or a single adjustment made.

To our friend the Sceptic who says "All this is important if true," we beg an opportunity to prove the exact and literal truth of every statement made herein. We can't do the car justice in these few lines. We ask Mr. Sceptic Man to investigate honestly, fearlessly and thoroughly. We are willing to abide by his decision.

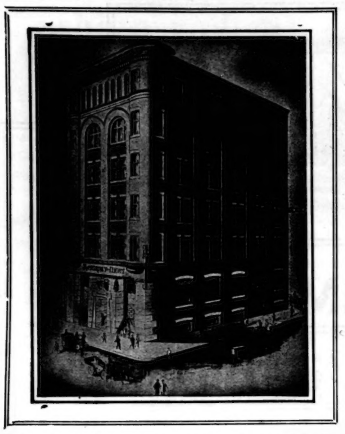
Don't Delay! Get the Book and see the Car!

REO MOTOR CAR CO. OF CANADA

ST. CATHARINES, ONTARIO

AGENTS EVERYWHERE

International Motor Car Co., Ltd., Agents for Toronto and vicinity.
Reo Garage Company, Agents for St. Catharines.
Hamilton Garage Company, Agents for Hamilton.
Ketchum & Co., Agents for Ottawa.



TORONTO SATURDAY NIGHT.

SATURDAY NIGHT, LIMITED, Proprietors.

FREDERICK PAUL, Editor.

SATURDAY NIGHT is a thirty-two-page illustrated paper, published weekly and devoted to its readers. It aims to be a wholesome paper for healthy people.

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Vol. 23. TORONTO, CANADA, FEBRUARY 5, 1910. No. 17.

!?. POINTS ABOUT PEOPLE .?!

Suggestion for a New Stock Flotation.

READERS of SATURDAY NIGHT have noticed some discussion as to the resources of Southern Alberta. Though oil in paying quantities is not known to exist there the district has one resource of which Eastern Canada knows nothing, and that is the wild cactus. No doubt some enterprising promoter will come along one fine day with a prospectus depicting in glowing terms the fortunes to be made in growing the cactus and selling its fibre. Those who still think that the northwestern provinces are within the Arctic regions should see the prairie around Medicine Hat at the season when these plants, usually regarded as semi-tropical in habit, are in bloom.

Though the cactus has individual beauties in a degree equalled by few other varieties of vegetation, it has one very disagreeable product and that is spines. It scatters its prickles on the desert air, and if there are any human beings in the vicinity these do not get lost but apparently seek them out. No one is likely to brood long over his lonesomeness who wanders about in the cactus belt.

A prominent official of the Department of the Interior at Ottawa was out in the district a summer or so ago. His son was a member of a surveying party headed by an old friend who was busy laying out townships for the local administration. He concluded that he would visit the survey camp and shake hands with his boy. After a ride of a day he reached camp in a landscape that would pass for Arizona or New Mexico with the easterner. It being hot summer he wore light kid boots and not the heavy foot and leg gear affected by surveyors. He had not strolled around the camp long before he felt a most excruciating pain in the side of his foot.

"You've got a cactus spine in your foot," said the boss of the survey, "let me take it out for you."

"Oh, not at all, not at all," replied the visitor, "I'll take it out myself."

He proceeded to sit down tailor-fashion and then arose with a mighty whoop. He had sat down upon a large accumulation of ancient cactus spines and it took the party all afternoon working with a pair of roughly devised pliapers to relieve his agony. All of which goes to show that western costumes are not worn merely because they are picturesque.

THE RIGHT HON. HERBERT HENRY ASQUITH.
The British Premier as he appears on the platform. A recent sketch drawn by A. C. Michael for The Sphere.

Mr. A. Campbell's Career.

IN the appointment of Mr. Archibald W. Campbell as Deputy Minister of Railways for Canada, Hon. G. P. Graham has not only called an old friend into closer relation to himself but has promoted an all round good fellow. When the Whitney administration came into power there were some who thought that in a department involving the patronage and expenditure of that of Public Works, Hon. Dr. Reaume would want a deputy of his own appointment. He decided otherwise, however, and minister and deputy got along finely together.

The course of Mr. Campbell has been one of gradual advancement all along the line. He hails originally from a Scotch settlement in the heart of West Middlesex, and having left the farm to make himself a civil engineer, it was not long before he was city engineer of the small but wide-a-wake city of St. Thomas. Despite the recent jests of Honey Boy George Evans, St. Thomas is a "live proposition," and makes the adjacent and considerably larger city of London look like a staid old maid in comparison when there is any fun going. Its bright young men, however, have a habit of slipping away—some of them to Detroit, some of them to Buffalo, for St. Thomas lies midway between these cities on the Canadian section of the Michigan Central and the Wabash railroads. Some of them also drift to Toronto. But Mr. Campbell didn't. He was sent for.

He was one of a group of Western Ontario men who took a deep interest in the good roads movement. Their organ was The Municipal World, of St. Thomas, for which Mr. Campbell wrote editorials. Fourteen or fifteen years ago some of the Liberals of West Middlesex began to talk of running their native son, Archie Campbell, for the Legislature as an independent Liberal on the good roads platform. The member for the riding at that time was Hon. G. W. Ross, who was not then but expected to be some day, Premier of Ontario. Campbell did not run as an independent Liberal for a very good reason. The Ontario Government suddenly discovered that it was absolutely necessary to the well-being of the province that it should have a Good Roads Commissioner, and Mr. Campbell was the man for the job. Mr. Campbell thus came to Toronto and at once commenced an educational campaign. He enlisted on his staff without fee every reporter who stuck his nose into the Parliament buildings. He was a nice, approachable fellow fond of a good story, and when ever a news paper man was short of a story, Mr. Campbell would help him out with an item about the progress of the roads movement in some section of the province. Within a year the readers of the Toronto papers had learned more about good roads than they ever knew in their lives before. Then, a vacancy occurring, Mr. Campbell was jumped to the post of Deputy Minister with jurisdiction over the colonization roads of the province and with an administrative eye upon the government-aided roads being constructed under the county system devised by him.

Roads for ordinary vehicles would perhaps have remained Mr. Campbell's chief object in life had not the Ross Government eight years ago not decided to build a Government railroad and open up the Temiskaming region. That railroad, originally planned merely as a jerk-water line to move lumber and produce out of the district, to the astonishment of the world opened up one of the richest silver regions that the world possesses. Naturally Mr. Campbell as deputy of the department in charge of the construction of the railroad, picked up a good deal of information about the art of building roads in new territories.

Shortly after Mr. Campbell came to Toronto to live Mr. G. P. Graham was elected to the Legislature from Brockville, and during the sessions of the House a fast friendship sprang up between them. They used to live at the same hotel and talk over things together. Mr. Graham had no idea at the time that within a decade or so the whirligig of time would make him Minister of Railways of Canada. As matters have turned out both men, who are breezy and genial, have transferred their activities to Ottawa and the ranks of the public service there are to be congratulated on a really fine addition to their ranks in the person of "Archie" Campbell.

How they Didn't Dine with the President.

A GOOD story concerning the officers of a certain Montreal regiment has been going the rounds among military men ever since the Champlain celebration on Lake Champlain last summer. It will be remembered that this celebration was of a very elaborate and picturesque nature, to which the presence of President Taft contributed a certain official authority and weight. Canadian regiments were invited to take part in the military display; and this particular Montreal regiment, which has always been famous for its ability to look romantic and ornamental, sent a large detachment.

There was a great rushing to and fro of eager officers and men, there was a tremendous furbishing up of equipment, and a most assiduous practice of difficult manœuvres. In the midst of all the excitement arrived a large and very official envelope from the secretary of President Taft, inviting the colonel of the regiment and two of his officers to dine with the President. This still further increased the flurry of the officers in question.

Ill luck seemed to dog the footsteps of the regiment from the start. Their train was delayed, and they arrived so late on the ground that they were not able to go through the ceremony of "trooping the colors," for which they are particularly famous. The weather, too, was bad, and the men were discontented and hard to handle. Then the pipers—for this is a Highland regiment—gazed too long on the usquebaugh, with the result that they disappeared from the ken of their commanding officers. In fact, it was days afterwards before some of them turned up again in Montreal.

But the banquet was left to console the officers for their trials. After the manœuvres they began to dress for it. This is a particularly complicated process, as only a Highland officer can really understand. But after about two hours' hard work the three men who were to dine with the President were finally togged out in their complete regalia, even to the gold balls which decorated their sporrans. Each officer wore three of these, and to get the full complement they had to borrow from every officer in the regiment.

The banquet was held in a big hotel about five miles from camp. At the appointed time the officers were driven up in state. There was no one to receive them, so they sat in the lobby and waited for the messenger who was to escort them to the Presidential presence. They waited. And they waited. And still they waited. But no gentleman usher put in his appearance.

In the meantime their unusual uniform was causing

Copyright by Underwood & Underwood, New York.
A new and unusual picture of Gifford Pinchot, "the wood man," whose difficulties with President Taft have caused a sensation.

a mild sensation in the lobby of the hotel. The guests grouped themselves about the three officers as they sat in patient misery. Polite people merely stared. Impolite people asked them what brand of cigarettes they were advertising. At last the thing became unendurable. One of them decided that something had to be done.

"You fellows wait here," he said, "and I'll go up to the banquet room and see what's the matter."

He went up to the dining hall and looked in the door. There were the tables all elaborately decorated. There, too, was the President fat and genial and wielding an active knife and fork. And there were all the guests stowing away the good provender, drinking one another's health, cracking jokes, and having a high old time generally. But there were no empty chairs!

The officer went back to his two friends.

"Nothing doing!" he said. "We're not wanted! We're stung!"

And then he told them how matters stood. Needless to say, their rage was boundless. Nothing would appease them but blood—and lots of it! They were going to write to the Premier and the British Ambassador at Washington. The Dominion was to be informed of this insult to its military representatives. Diplomatic relations with the United States were to be broken off, and there was to be the devil to pay generally.

But first they had to get something to eat and then they had to get back to the regiment. Nor were these matters so easily arranged as one might suppose. The only vehicle they could get to take them back to camp was an old farmer's rig, and the only thing they could get to eat was a few ham sandwiches. Altogether it was a sorry deputation that returned to their noble comrades in arms. They were tired and hungry and thirsty and mad—fighting mad!

When the regiment had returned to Montreal, the Colonel went through his papers to get all the data for an epoch-making letter to the Government. He dug out the letter of invitation. And then the explanation of the whole thing came to him with the suddenness and force of a thunderbolt. It seemed hardly possible that he could have made such a mistake. But it was nevertheless true—hideously true!

He had forgotten to answer the President's invitation!

A Story of "The Last Judgment."

THE recent reference in SATURDAY NIGHT to the Sistine Chapel and the "Last Judgment," by Michael Angelo, recalls to mind a story of the guides who show the paintings, which is as follows:

One of the Cardinals then at Rome, in viewing the picture was shocked at many of the figures being en deshabille and rushed to the Pope with complaints. Owing to this interference Michael Angelo was obliged to put a little more drapery on his figures. The Cardinal viewed the picture again with much satisfaction when he discerned the results of his appeal to the Pope, but unfortunately he was horrified on a closer scrutiny of the painting to observe his own features on the face of one of the occupants of Hell. He again rushed to the Pope, who scratched his head meditatively and replied in answer to his demand to have his face eliminated:

"Well, now, that's too bad; if it had been Purgatory I could have got you out—but I have no jurisdiction over Hell," and so the Cardinal's features had to remain as the guide points out.

This Cardinal was, ever afterward, dubbed Petticoat John. So runs the story of the guide. You can believe it or not as you please. Col. Denison will, no doubt, have heard this tale.

A Golf Story.

MR. G. P. HUNTLEY, the famous English comedian, at present touring Canada with such pronounced success, is a sportsman of varied and broad interests. He owns a couple of cars, has a few racers in training and among other things, plays a pretty fair game of golf. There was a time, however, when Mr. Huntley's golf was far from classy and in relating some of his experiences with the ancient game he tells the following story on himself with considerable gusto.

"Some years ago," said Mr. Huntley, "I was struggling over one of the numerous courses in the vicinity of London, Eng., and finally, after many tribulations, managed to do the eighteen holes in something under two hundred, not counting one or more "holes" where my poor persecuted ball escaped and lost itself in the nearest place of refuge. On returning to the Clubhouse, (it was quite late), I found everyone seated at lunch, so I hurried into the locker room to effect a quick change.

"Suddenly I heard a considerable disturbance and on looking out of the window, observed my poor long suffering caddie surrounded by a gang of cheering youngsters who were evidently heralding his approach with great enthusiasm.

"'Oi say,' yelled one, 'were did your bloke tike yer, Billy?'

"'Gawd knows,' replied the depressed youth, 'but I'd no idea the country was so beautiful in these parts.'"

Behind the Scenes in a Newspaper Office.

IT is a well known fact that newspaper men frequently help each other out in presenting the news to the public. While certain journals may, on their editorial pages, be bitterly at war, in the news department the city editors habitually consult one another on matters of policy relating to the publication of news; and a reporter who has, so to speak, fallen by the wayside usually finds assistance in some rival office if he is a decent fellow. Of course city editors do not encourage the practice, for it demoralizes their own men, but so long as the request relates to a matter of routine and not to some item which they have good reason to believe is a "scoop," they are always willing to help a man out of a hole.

An understanding of this situation is necessary to give point to the following incident which happened a good many years ago in Toronto. One of the morning papers was trying out a new man on its commercial desk. He had been neglectful of his duties and had failed to get some important stock quotations. He went over to a rival office and told his story and was at once accommodated with a proof of the desired figures. Now the reporter was nothing if not cunning. When he had been in other lines of work he had frequently received assistance from the other boys and by altering slightly the phraseology had given the impression that his matter was original. So to conceal the fact that he had obtained a proof from another paper he decided to alter the quotations in copying them. He added a half a cent here and reduced a quarter of a cent there, and when he was through had a series of figures that bore no resemblance to those in the other morning newspapers. Next day there was a mighty howl from those subscribers who depended on the paper for their financial news and by night all the commercial editor's room had a new occupancy.

Castles in the Air.

(By Ivan Leonard Wright.)

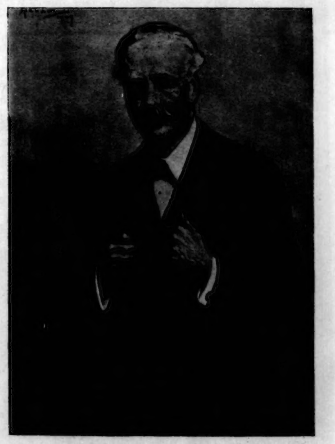
NOW that aviation really
Is an undisputed fact,
And the world admits belief that
Until recently it lacked,
Why, I think there's naught to keep me
On this mundane sphere of care,
So I'll climb aboard an airship
For my castle in the air.

Oh, when days are long and dreary,
And the soul sags with its woe;
When you search a fool time-table
For some cheary place to go,
What so helpful or so pleasant
(And, till recently, so rare)
As merrily ballooning
To some castle in the air?

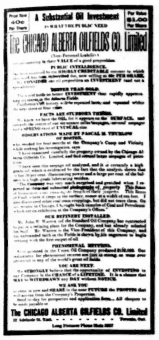
When the office clock is laggard
And you're weighted down with work,
And you long to merely laze it
Like some languid heathen Turk,
Oh, what joy is offered man that
For one moment can compare
With a trip aboard a biplane
To far castles in the air?

When the world has turned against you,
And a shadow scars its face,
And you feel a branded alien
'Mongst the worldly human race,
If you only have a nickel
It may solace your despair
Just to spend it for a joy ride
To some castle in the air.

There are castles—oh, yes, millions,
Builded of the dreams of men,
But to earth-blind eyes they're formless
And beyond all normal ken.
Should you wish to see these cities
That your visionings prepare,
Why, just take a Cook's excursion
Through the castles in the air.



THE RIGHT HON. ARTHUR JAMES BALFOUR.
A new and striking picture of the great leader of the Unionist party. Sketched for The Sphere by A. C. Michael.


A Substantial Oil Investment

THE CHICAGO ALBERTA OIL FIELDS CO. LIMITED

PUBLIC INTELLIGENCE.

The Chicago Alberta Oil Fields Co. Limited

Henshaw Maddock and J. C. Davis "Oil Company Magnates," Hauled into the Police Court for Conducting Business Illegally---Both Men Announce that They Will Sell No More Stock in Toronto.---Interesting Climax in the Affairs of the California-Alberta and the Chicago-Alberta Oil Companies.

THE exposure of the California-Alberta Oil Company and the Chicago-Alberta Oil Company in last week's TORONTO SATURDAY NIGHT has had the desired effect.

Henshaw Maddock, representative of the California-Alberta Oil Company, when arraigned before Judge Kingsford in the Police Court on Monday morning last, informed the Court that he would not sell any more oil stock in Toronto.

On Tuesday afternoon J. C. Davis, the Toronto representative of the Chicago-Alberta Oil Company, was hauled into the Police Court, also on the charge of having violated the Ontario Companies' Act. J. W. Curry, who represented Davis, informed Judge Kingsford that his

A Matter of Distance.

The nearest to their property the Chicago-Alberta Oil Company can locate even a prospect for oil is upward of 120 miles distant. This isn't far on a map, provided the map is sufficiently small.

client had not a legal leg to stand on; that so far as doing business in Ontario is concerned Davis was down and out.

Judge Kingsford at the solicitation of Mr. Curry, adjourned the case against Davis until such time as the man could hear from his principals in the West who are expected to pay what fine His Lordship may be pleased to administer.

At the same time Davis was given a gentle hint that he might get out between two days, and by this time he has unquestionably taken the timely suggestion and departed for new fields.

Maddock's case has finally to be disposed of, but at this writing it is of course impossible to state what the decision of the Court will be. In any event the wasp has lost his sting.

In reply to the charges made by SATURDAY NIGHT Maddock took up a lot of good space in the Toronto dailies. (The dailies should render thanks unto SATURDAY NIGHT for giving them such prolific sources of revenue. First it was the Munroe outfit which rushed

Protect Yourselves.

Agitate for a revision of the Joint Stock Companies Act, you electors. Agitate it in Ottawa as well as in Ontario, and thus protect yourselves against swindlers of the Maddock-Davis type.

into print in the dailies with their attempt at whitewashing themselves with chartered accountants' certificates, and now it's Henshaw Maddock). Maddock it may be stated made the best of a bad case.

The statements of the late Dr. Dawson of the Geological Survey, in reference to Alberta and its oil, were twisted and turned about by Maddock in a manner almost sufficient to make that eminent gentleman rise out of his grave, but even then Maddock failed to refute the statements made here on the spot by Mr. W. A. Fraser.

As a matter of fact the statements of Mr. Fraser and the late Dr. Dawson agree perfectly. Both state that there is pitch and tar sand in the Alberta country in practically inexhaustible quantities and TRACES of oil. But these TRACES DO NOT MEAN that there is oil in paying quantities.

Whose Turn Next?

Maddock and Davis, the Chicago-Alberta and the California-Alberta Oil Companies are down and out. Next!

THERE IS NOT TO-DAY IN NORTHERN ALBERTA, where the much lauded acres of the California-Alberta Oil Company are located, ONE WELL THAT IS PRODUCING and even Maddock, who tries his best to intimate as much in his "come-on" literature, does not go so far as to make a direct statement to that effect.

It seems almost unbelievable that intelligent people

Henshaw Maddock Has Quit.

Henshaw Maddock, of the Chicago-Alberta Oil Company, when arraigned in court on Monday afternoon last, told the presiding judge that he had gone out of the "oil" business in Toronto.

would invest their small savings—unfortunately it is the small earner who falls into such traps—but from all sides SATURDAY NIGHT has been communicated with regarding these two companies by unfortunate purchasers of these worthless "securities."

From Montreal comes word that the chief buyers of these stocks and particularly that of the Chicago-Alberta Company—the latter corporation being a large advertiser in one of Montreal's great dailies—are those who literally have not two dollars to rub together. People who live from hand to mouth and from whom the landlords collect their rents weekly.

Without the least exaggeration it may be stated that a great proportion of the money which has been put into the Chicago-Alberta and the California-Alberta "oil" propositions has been literally wrenched from the price of food which these poor people should have eaten, but did not get, and from the price of clothes which should have covered them but do not.

These oil fakirs freely admit that without the aid of the daily papers it is very doubtful indeed if their promotions could be launched with any degree of success.

Maddock announced in the Toronto Police Court on Monday that no more stock would be sold after that day. This is excellent so far as it goes, but what of the hundreds upon hundreds of people who have during these weeks purchased the stock of both these corporations?

Paid the Newspapers.

It is estimated that the Chicago-Alberta and the California Alberta Oil Companies have paid the daily papers $10,000 for promoting their illegitimate schemes. A few have made money out of them in any event, even if the public have been obliged to pay the bill.

What recourse have they? None. They must swallow their losses the best they can.

In the interval their "friend" Maddock resides at Toronto's most expensive hotel, dresses extravagantly, lives on the fat of the land and incidentally upon the poor devil who has put money into his "oil" company.

As soon as TORONTO SATURDAY NIGHT appeared last week Henshaw Maddock endeavored to back water (by means of advertisements in the Toronto daily papers, regarding the shipment of his oil machinery.

Maddock stated, not once but on several occasions, and TORONTO SATURDAY NIGHT is prepared to prove the assertion, that the machinery for his "oil" well was to be shipped on January 1. He now admits that the machinery has not been shipped; in fact, it has not left the manufacturer's hands—in fact is not yet made—and hastens to back water on this assertion by reprinting a number of alleged telegrams in the Toronto daily papers to this effect.

Maddock's representative stated to the writer some two

Where Does Justice Come In?

Maddock and Davis have been put out of business, but what of the thousands of dollars that have been taken away from the poor people? The law seems able to prosecute on technicalities, but is powerless to put these men where they belong. Who will take hold and revise the Joint Stock Companies Act, so that stockholders will receive some protection?

weeks ago that he was putting on the market here in Canada 750,000 shares of California-Alberta Oil Company stock. He began selling the stock at 15 cents per share, and his plan was to gradually raise the price to 40 cents per share. It had reached the 25 cent stage before the law stepped in. (Nothing appeals to women, children and others, who have not as yet cut their financial eye teeth like a fake rise in price.) If Maddock had been left

The Attorney's Opinion.

J. W. Curry, who defended Davis, of the California-Alberta Oil Company, in police court, addressing Judge Kingsford, said: "My client has no bona fide defence. I advised him to quit business, and he has done so. He will be obliged to call upon his principals in the West to pay whatever fine your lordship may impose."

alone he would unquestionably have loaded the entire issue upon the easy Eastern Canadians. Calculating his sale of the 750,000 shares at an average price of 20 cents per share, which under the circumstances would be a low average, and we have $150,000. For what? Nothing so far as can be observed.

However, this 750,000 shares is but a small part of the flotation, for the capitalization of the concern is two million five hundred thousand shares at a par value of $1 each. In other words, $2,500,000.

Now, gentle reader, what is the public getting for its money, presuming that the California-Alberta Oil Company is able to sell even as small a proportion as 750,000 shares at an average price of 20 cents per share? The sale of the stock began, it must be borne in mind at 15 cents per share, was raised to 25 cents, and was bound for

Not a Paying Well in Sight.

The Chicago-Alberta and the California-Alberta Oil Companies have managed to dig up the dollars of luckless Canadians, but in all their literature even they have not had the temerity to state that there was one paying oil well in the country which they were exploiting.

40 cents per share when TORONTO SATURDAY NIGHT put a damper on the proceedings.

Reckoning the 750,000 at an average price of 20 cents per share and the return is $150,000, and for what?

By an application to the Department of the Interior at Ottawa, a prospective oil company may have land allotted to it upon the payment of $100. This land reservation covers a period of four months, but may for cause be extended. After wells are sunk and the property proven to have oil under under it, the first block, 640 acres, may be purchased from the Government for the sum of $640, or $1 per acre. If later it is found desirable to purchase the remainder of the tract (the remaining 640 acres) this may be done by handing over to the government the sum of $1,920, or three dollars per acre.

Therefore, all the Chicago-Albert Oil Company or the California-Alberta Oil Company could possibly have expended for oil land in Alberta, and which by the way they have not expended, would be the magnificent sum of $2,660. As a matter of fact they have probably spent $100 each.

In the daily papers we have heard a great deal regarding Maddock's drilling plant.

Oil plants vary in price from $1,200 to $6,000, but according to experts the $6,000 plant is very unusual.

The next item of expense is the casing. For good

No Oil; Lots of Stock.

"According to the latest Government report covering oil, no production has yet been reported from these Western Provinces. Yet the majority of companies now advertising have their properties located in Alberta and British Columbia."—Monetary Times.

measure we will give them three thousand feet of this at say one dollar per foot, which, by the way, provides for a casing twice as long and fully twice as expensive as ordinarily utilized in real oil producing belts.

This is the sum total of legitimate expense, and they stand as follows:—

Possible, but not probable expenses for land	$2,660
Machinery, the most expensive in the market	6,000
Casing bigger and longer than now used on the Continent	3,000
	$11,660

This is all you could get, gentle readers, for your investment of $150,000 of good Canadian money.

To the Unfortunate Investors.

Don't pay either the Chicago-Alberta or the California-Alberta Oil Companies any further money. Both concerns are bare-faced swindles, and they could not collect your deferred payments, even if they were to try, which is altogether unlikely.

Of course these figures apply equally in the case of the Chicago-Alberta Oil Company.

Since the last issue of TORONTO SATURDAY NIGHT the writer of this article has interviewed two oil experts, men perfectly familiar with the Northern and Southern Alberta fields, and both of these men concur fully in the

The Oil—Perhaps.

Real oil companies find their oil first and then establish their companies. Fake oil companies reverse the order. They get the money first and then proceed to get the oil—perhaps.

statements made last week by Mr. W. A. Fraser.

I am not at the moment at liberty to name these gentlemen, as they hold government positions, and therefore cannot speak for publication until this question comes officially before their departments.

Both gentlemen, however, earnestly desire to warn Canadians through the columns of TORONTO SATURDAY NIGHT to beware of all Alberta oil promotions. They concur in the view taken by Mr. Fraser that the engineering difficulties are such in that country that even if it was proven that oil lay below the surface in paying quantities it is very doubtful, indeed, if the engineering difficulties, owing to the presence of this tar sand can be overcome.

These gentlemen concur in the opinion of Mr. Fraser in regard to the valuable deposits of tar, which all three state will unquestionably at some future time become extremely valuable, but unfortunately for the public the Chicago-Alberta Oil Company and the California-Alberta Oil Company are not in the tar business.

Both the Canadian Pacific and the Great Northern have endeavored to overcome the engineering difficulties in these Alberta tar fields. They have each in turn tried to formulate some plan whereby the oil—if any exists in quantities—may be extracted, but up to the present time the difficulty has never been surmounted.

These are points that it would be well to bear in mind, for the Chicago-Alberta Oil Company and the California-Alberta Oil Company are not the only Alberta "oil" propositions that are being exploited in the same barefaced manner.

The Law and the Administration of the Same.

The Editor, Saturday Night, City:

Sir,—The present laws and their administration in Ontario are incapable of protecting the people from known fraud. This is a fact that should be maae generally known in order that the public may not be misled into leaning upon the weak arm of the law for protection.

It is well to warn the public against fraud. In this Saturday Night has been doing exceptionally good work, and it deserves the gratitude of its readers. But the only effective means of stamping out fraud is the immediate punishment of the perpetrators. This the Crown Attorney of Toronto, and the Attorney-General of the Province, refuse to do.

During the last three years we have reported to the Provincial Secretary's Department many cases of fraudulent mining companies. About one-half of them have been proceeded against for not complying with the requirements of the Companies Act. The other half, many of which were clearly fraudulent, have been permitted to continue to fleece the public without let or hindrance. Among these may be mentioned the notorious Bartlett Mines.

But even in the cases of those that were proceeded against, little good has been accomplished outside of the first, namely, Law & Company. From this case the other offenders learned that a criminal prosecution could be avoided by pleading guilty at once to infraction of the Companies Act, and paying the nominal fine imposed by the courts. Thus they could not be compelled to disclose the nature of their operations, and they were permitted, after paying a paltry fine, to continue their nefarious work.

To meet this device we have time and again appealed both to the Crown Attorney and to the Attorney-General for writs to have the offenders arrested for misrepresentation and conspiracy to defraud. But in every case we have been refused. It mattered not how strong and convincing our applications may have been.

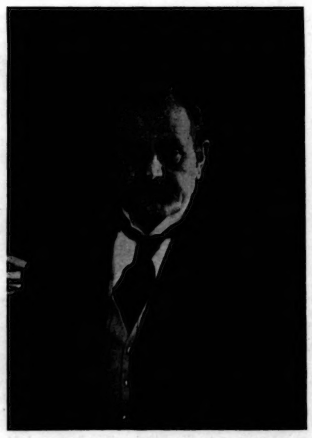
Some days ago we reported the California-Alberta Oil Company to the Provincial Secretary's Department, and after considerable insistence, succeeded in persuading that Department to have this company proceeded against for violation of the Provincial Companies Act. The case came up in the police court on Monday. The company through its lawyer pleaded guilty to every important charge; but the promoters endeavored to justify their position by stating that they had not been selling treasury stock, but only the stock of the promoters. This means, of course, that all the money they have been collecting from the people of this Province has been going into the pockets of the promoters, and that not a cent will be placed in the treasury of the company for development purposes. This is diametrically opposite to the verbal statements of the promoters and to the tone of the California-Alberta advertisements.

Some of those who have been defrauded are anxious that the promoters of the California-Alberta Oil Company be arrested for misrepresentation and conspiracy to defraud. But the Crown Attorney refuses to issue a writ. This the public should know.

During the last three years the people of this Province have been defrauded to the extent of m ions of dollars by illegal mining company flotations. All, or nearly all, of this might have been prevented by an efficient administration of justice.

Yours, etc.,
Editor, Canadian Mining Journal.
J. C. MURRAY.

Toronto, February 2, 1910.



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Mr. Jacob N. Dickinson, American Secretary of War, who has been chosen by the President to make the official excursions for the present Administration, which form part of the policy for familiarizing officials of State with insular possessions, will go to the Philippines and Hawaii early in summer.

A Square Deal.

(By James P. Haverson.)

LIFE'S an awful lot like poker,
All a gamble, so it seems;
Mighty seldom hold four aces,
Mighty seldom, save in dreams.

When the other fellow's dealing,
Ten to one the cards look stacked;
Often it is hard to figure
How he beats the hand you've backed.

Life's an awful lot like poker
Any way you take it, pal;
Often I have seen the piker
Cop the pot and get the gal.

Life's an awful lot like poker,
Play yer cards and play them fair.
Sure Life's just a game of poker—
But the game is on the square.

At Grace Hospital.

AS is well known, one of the Stork's most popular places of resort is Grace Hospital in Toronto. More little souls are brought into this world of care and sorrow within the four walls of this institution than in any other building, public or private, in Toronto or perhaps in Canada. The advent of half a dozen babies within twenty-four hours is no extraordinary occurrence there. The visitor to the hospital, provided he is superstitious and in favor with the management, can always count upon a new born baby to wish upon if he so desires. There are so many babies in the nursery there that each one is labelled with a stamp on its shoulder blade when it comes into the world, lest there happen a mixture and one of the old-fashioned romances about the babe changed in the cradle happen in actual life. The stamp with the name of the child's mother on it serves as a very effective substitute for the strawberry mark of the old fiction writers.

Sometimes, however, this distinction is insufficient.

One night a few months ago three infants were born and it transpired that in every case the babes were named Campbell, though they were unrelated to each other. As the Stork arrived with the third child the house surgeon remarked:

"The Campbells are coming, all right, all right."

A Thin Night Cap.

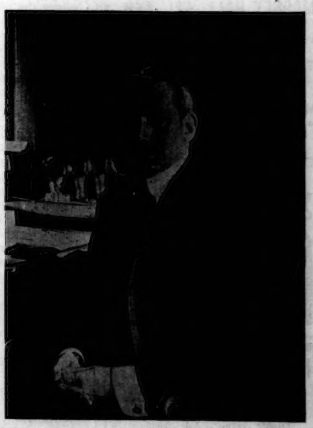
A PROMINENT Toronto barrister on a cold evening recently instructed one of the clerks in his office to come to his home in the evening and assist in disposing of some correspondence which had accumulated. The clerk had never been asked to do so before, but went willingly, and for three or four hours they worked diligently in the library of the distinguished counsel. Toward midnight the latter rang the bell, and, a servant answering, he gave an order for a pitcher of hot water. The clerk had pleasant anticipations of a night cap in the shape of a glass of warm toddy before he went out into the cold night.

The water was brought and the great man went to a small cupboard and brought out a glass.

"Do you drink hot water?" he asked of the clerk.

"No," said the latter veilling his disdain for the beverage.

"Well, take my advice and do so," said the other, "it's the best thing in the world before going to bed."



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Senator Elihu Root, who has just been appointed to represent the United States in the Fisheries arbitration at The Hague. The Newfoundland fisheries case is probably one of the most important ever intrusted to settlement by arbitration, from the point of view of this country.

A morning glass of
Abbey's Effervescent Salt
puts you right for the whole day. 25

SHEA'S THEATRE
Matinees Daily 25 | Week of Feb. 7 | Evenings 25 & 50
First Appearance Here in Five Years of
ALBERT CHEVALIER
The Famous English Character Actor.
NICHOLS SISTERS
The Kentucky Belles.
OSCAR LORAINE.
The Protean Violinist.
BRADY AND MAHONEY
The Hebrew Fireman and the Foreman.
WENTWORTH VESTA AND TEDDY
Comedy Acrobats.
THE KINETOGRAPH
All New Pictures.
Special Extra Attraction
THE SULLY FAMILY
In the Original Farce, "The Suit Case."

NEW MAJESTIC
MUSIC HALL
Toronto's English Music Hall
WEEK OF FEB. 7th
America's Famous Family of Fun Makers
THE FOUR MORTONS
Special Feature
KARA THE GREAT
8—All Star Turns—8
Matinee Daily, 15c, 25c
Evenings, 15c, 25c, 50c.
PHONE MAIN 1600.

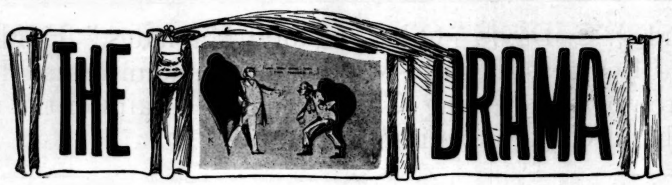
GAYETY
HIGH CLASS
BURLESQUE
DAILY MATINEES LADIES 10c
WEEK OF FEB. 7
THE GREAT
Behman Show
Mollie Williams, Geo. Armstrong, 7 Belfords, 5 Salvaggis
WEEK OF FEB. 14
Rose Hill English Folly Co.

The Successor of Rubinstein
MARK HAMBURG
The Great Russian Pianist
MASSEY HALL, FRI., FEB. 11
Sale of seats begins Monday, Feb. 7.
Prices 50c., 75c., $1; balcony, front, $1.50.

THE BRAHMS TRIO
ASSISTED BY
MISS HOPE MORGAN (Soprano)
at The Conservatory Music Hall, Tuesday, 8th Feb., at 8.30 p.m. Plan at Mason & Risch 32 King St. W., Mon. & Tue., 7th & 8th Feb

HALIFAX FISH CAKE
(NOT A BONE IN IT.)
is the very highest grade of Atlantic Codfish in its most economical form. Prepared easily, enjoyed thoroughly, digested readily. Your grocer sells it in 1 lb Cartons.

HOME IMPROVEMENTS
Tasty decoration makes the home more agreeable and considerably increases its intrinsic value. Ask for an estimate.
Office Phone, M. 2677.
Residence Phone, Col. 435
JAMES J. O'HEARN & SON
Decorators
640 QUEEN STREET WEST

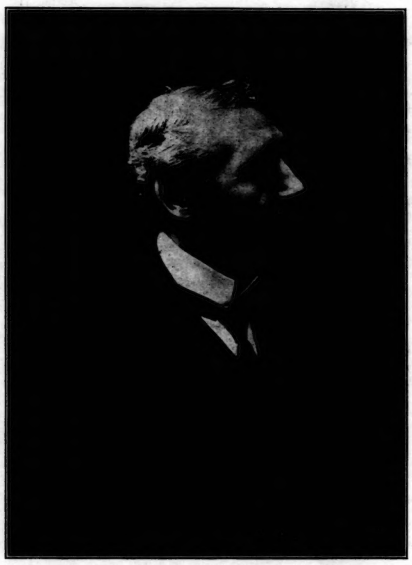


IT is perhaps too much that a theatre-goer, if he is given a good actor, should expect a good play as well; just as it is perhaps making rather excessive demands of Fortune and the Fates, to ask that when they send a good play they should also give good actors to interpret it. But then it is man's weak and hankering nature to long for the things which he seldom gets and has little right to—all of which wise reflection leads one to the conclusion that it is really too bad that Eleanor Robson is not more fortunate in her choice of plays. "Salomy Jane" was not a particularly satisfactory vehicle for this very clever and attractive actress; and her present play, "The Dawn of a To-morrow," is even less so.

Preaching is seldom a pleasant thing to undergo. There may be times when it is a necessary and salutary thing, just as there are times when it is a quite inevitable thing. But the theatre does not furnish any such occasions; and if there is one place in the world where unregenerate human nature absolutely refuses to be preached at, it is in the theatre. It therefore gives one a feeling, not merely of boredom, but of positive irritation, when time and time again the action of this play is stopped, in order that the playwright may put in the mouths of her characters a mass of commonplace and ill-digested twaddle, which it would be foolish to dignify by the name of philosophy or reflection. It is the sort of optimistic claptrap which is particularly associated with Christian Science, but which is as old as human folly and the desire to believe the pleasant thing instead of facing the facts. It is one expression of that O-be-joyful propaganda which is a very characteristic and also very inane development of recent American literature. And for these and other reasons it is a very objectionable element in a play.

Not that "The Dawn of a To-morrow" is altogether without merit, for it contains some excellent dramatic situations and also some telling lines of dialogue. But it is a crude structure, with holes in the plot big enough to throw a dog through, with roughly sketched and conventional characterization, and entirely without any literary beauty. But in spite of that the play contains an element of sincerity and human warmth which atones for much. This is especially true of the second act, which possesses a singular and powerful interest in its depiction of slum-life in London. But on the whole the play is a decidedly disappointing one.

For the work of Eleanor Robson as "Glad," and the work of the company generally, there can be nothing but high praise. Miss Robson is always clever, and has also a temperament of singular versatility and charm. Her work is perhaps not quite so wistfully appealing as in "Merely Mary Ann," but it is nevertheless marked by pathetic and humorous power. Altogether 'Glad" is a very notable creation, and in such capable hands even the preachy passages are invested with a certain dignity and realism. Fuller Mellish is a very clever actor, and he makes it clear in the first few minutes he is on the stage. His depiction of a man in the throes of nervous breakdown is ghastly in its horrible truth. The other members of the cast are with few exceptions entirely satisfactory. The excellence of the scenic setting also deserves mention.


SIR CHARLES WYNDHAM,
The distinguished English actor who plays the leading role in "The Mollusc" at the Princess next week.

AT the Princess this week the conditions are just the reverse of those at the Royal Alexandra. Here there is an excellent play—in spite of the strain it puts on the probabilities—and three misfit actors in the principal roles. James K. Hackett is a good actor of the romantic type. Put a dashing uniform on him, and give him a large and very shiny sword, and he becomes an even impressive figure. But when he attempts to play such a part as that of Maurice Brachard, the completeness of his failure is painful. And this is all the more surprising, because Hackett possesses many of the qualifications for the role, fine physique and voice, and a pronounced virility of manner. Besides, he did work along somewhat similar lines in "The Walls of Jericho," and did it very well. But in the present play he over-acts his part at almost every stage. This is especially true of the famous third act, which he turns into a burlesque. About the only place where his work is really dignified and strong is in the second act in the scene with his wife, which he does well, and which Beatrice Beckley does very badly. The manner in which that presentable young woman explodes her emotions, letting each word off with the pop of an air-gun, might be terrifying in real life, but is merely ludicrous on the stage.

It is hard to say why the heart-breakers of the stage, the gentlemen who go around destroying female peace of mind, should be such awful sticks as a rule. But the fact remains that it is generally a very severe strain on the imagination to persuade oneself that their attractions are really so great as the plot would imply. But even the prejudice in favor of wooden Lotharios on the stage would hardly explain the choice of Arthur Hoops as Jerome Le Govain. That gentleman has more cordwood in his artistic make-up than any stage villain that has been seen here in a first-class attraction for some time. He walks wooden, and talks wooden, and his general effect is ligneous beyond description. This, too, is all the more disappointing that the part was really acted, not stalked through, by that clever actor, Arthur Byron.

Not that there are no good actors in this production of "Samson." On the contrary there are some excellent members of the cast, whose skill merely serves to emphasize the shortcomings of the principals. Marie Wainwright and Frederic de Belleville are all that could be desired, and one's only regret is that they have not more to do. Vera McCord also does some thoroughly satisfactory work in the character of Elsie Varnette. Norman Tharp deserves mention for his clever work as the graceless young son. But all these are minor parts, and the good work is almost thrown away before the spray-pump effects of color obtained by the principals.

* * *

TO many people the person who would venture to express an unfavorable opinion of Mabel Taliaferro or "Springtime," would seem like the savage who would wantonly pull a butterfly to pieces. To such people this play is a delightful idyll, redolent of flowers and youth and generous passion; and this actress is a winsome little fairy, touching nothing save to adorn it. These are the people who thronged to the Princess on the recent presentation of "Springtime" in this city, and who wept copiously over the undeserved sorrows of young love. But after all, even the most critical critic's opinion is merely the impression of one person—whose digestion was very possibly out of order, and whose view of life is necessarily jaundiced by the exigencies of his profession. It should therefore ruffle no prejudices—and probably won't—for me to say that I think "Springtime" was a particularly silly production, the best part of which was the scenery, and that Mabel Taliaferro is a very charming young lady, very sweet, and very winsome, but that she can't act now, and shows no evidence of ever being able to. She is as guiltless of temperament as a little yellow canary, and her art is of the crudest. But, of course, she is always a very pleasant little lady to watch. And then sorrow, even when rather poorly done, is always so interesting to a great many people—especially the sorrows of seventeen.

* * *

ONE of the most important dramatic novelties in New York just now is "The Faith-Healer," by William Vaughan Moody. It is presented by Mr. Henry Miller, who himself assumes the title role. This piece, as the title indicates, deals with a subject much discussed of late, both in the scientific and religious worlds, and is infinitely superior in literary, intellectual, and dramatic quality to the vast mass of contemporaneous stage productions. It is, indeed, a notable study of phenomena, which are of profound interest, whether they are ascribed to spiritual or purely pathological causes. Michaelis, the hero, is an ecstatic—son of a missionary to the Indians in Mexico—who, after years of sheep-tending in the wilderness, sees a vision of the Living Christ, and, thereafter, believing himself to be divinely inspired, begins to work miracles of healing. He even raises a boy, Lazarus, from the dead, after the fashion of Elisha with the Shunammite's son. Scriptural parallelisms are frequent throughout the piece. When the curtain rises he is visiting a farm in the Middle West. The proprietor, Matthew Beeler, has been a student, in a small way, of Darwin and Spencer; his wife, Mary, a rhapsodical religionist, has been a helpless paralytic for five years. Neither he nor his sister, the bustling housewife, Martha, has any faith in Michaelis's ministrations. The latter, however, has a disciple in Mrs. Beeler's niece, Rhoda, a repentant Magdalen. Mary Beeler, it should be added, as an indication of character, receives communciations from the spirit of her dead brother Seth. Michaelis is a creature of varying moods. Generally an enthusiast, he is often inclined to doubt his own powers, and he is especially perturbed by the presence of Rhoda, who strongly attracts him. Nevertheless, he succeeds in curing Mrs. Beeler, who arises from her bed and walks. The Rev. Mr. Culpepper, representing the orthodox clerical spirit, denounces the healer as a blasphemous mountebank. Dr. Littlefield, the family physician, embodying modern science, says that he works by a natural force, which threatens equally the old schools of divinity and medicine, but that fortunately he will not be able to continue his healing, as he can only cure at the expense of his own vitality. Later on, the doctor appears to prove his case, for when Michaelis declares his love for Rhoda and his willingness to sacrifice everything for her sake, Mrs. Beeler relapses into immobility, and an infant, whom he had been trying to cure, dies. But, then, Rhoda confesses that she has been a sinner, whereupon Michaelis—finding that she is not what he had supposed her to be, one specially sent to tempt him with the spirit of earthly joy, but simply a poor, sick girl in need of redemption and healing—sees a yet higher destiny unfolding before her and himself "with depths of life and heights of love" of which he had never before dreamed. His healing powers now return to him in doubled force, and as he leaves the scene in fulfilment of his mission, the dead babe breathes again and Mrs. Beeler, with strength restored, walks forth to bear her testimony before a crowd of waiting pilgrims. Mr. Henry Miller will himself assume the character of Michaelis, and will be supported by Harold Russell, Mabel Bert, Lillian Dix, Jessie Bonstelle, Theodore Friebus, Edward Lee, Robert McWade, and others.

LOUISE DRESSER,
In "Dick Whittington," at the Royal Alexandra next week.

* * *

Klara Ziegler, the tragic actress, whose death is announced from Munich, was born in 1844. Her first great success was in the title part in Grillparzer's "Medea."

ROYAL ALEXANDRA
ABSOLUTELY FIREPROOF
PERFECTLY VENTILATED
Seats Sell Piano Rooms. - - - Mats. Thur. and Sat'y
NEXT WEEK—Sam. S. & Lee Shubert (inc.) present
THE ORIGINAL LONDON DRURY LANE THEATRE
AND NEW YORK HIPPODROME COMBINATION
DICK WHITTINGTON
A Mammoth Musical . . .
Pantomimic Extravaganza
with the Wondrous, Bewildering, Gorgeous
BIRD BALLET
From the N. Y. Hippodrome . .
150 PEOPLE—In the Most Massive, Pretentious Stage Production in America
PRICES—Matinees: 25c., 50c., 75c., $1.00
Evenings: 50c., 75c., $1.00, $1.50

PRINCESS for the week opening Mon. Feb. 7
CHARLES FROHMAN Presents
Sir Charles Wyndham
Miss Mary Moore
And their London (England) Company, in the Delightful Comedy
"THE MOLLUSC"
by HUBERT HENRY DAVIES, Author of "Cousin Kate."
PRICES. 50c, 75c, $1, $1.50 and $2. No Telephone Orders Received

NEXT WEEK'S BILLS

Princess—Sir Charles Wyndham.
Royal Alexandra—"Dick Whittington."
Shea's—Vaudeville.
Gayety—Behman's Show.
Majestic—Vaudeville.

CHARLES FROHMAN will present Sir Charles Wyndham and Miss Mary Moore at the Princess Theatre all next week, with one matinee on Saturday, cast in the parts that they created when "The Mollusc" was first produced in London. The announcement that the famous English players are to be seen here is one of the most important of the season. Hubert Henry Davies wrote "The Mollusc" especially for Sir Charles Wyndham, and it was at Wyndham's Theatre, London, that it was first presented.

Almost every theatregoer knows pretty well what a mollusc is, for few plays have received so much comment. People who are like the mollusc of the sea, which clings to a rock and lets the tide flow over its head—people who spend all their energy and ingenuity in sticking instead of moving, in whom the instinct for molluscry is an inborn vice—people of this sort are to be found on all sides. Hence, to see "The Mollusc" is to see ourselves—pretty much as others see us. In the play Tom Kemp, the part played by Sir Charles, is an authority on Molluscry. He is almost a pessimist upon the subject, especially when he attenuates the theory, out of a love of phrasing and rephrasing it, or out of a desire to convince his sister, Mrs. Baxter, the role that will be played by Mary Moore, that "once a mollusc always a mollusc."

Sir Charles Wyndham and Mary Moore played "The Mollusc" at the Empire Theatre, New York, last season for two weeks, their only appearance in this country. This season their short tour began with an-

The Toronto General Trusts Corporation

Report of Proceedings of the Twenty-eighth Annual General Meeting.

The Twenty-eighth Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held in the Board Room of the Corporation, on the corner of Yonge and Colborne streets, Toronto, on Wednesday, the 2nd of February, 1910.

There were present :—

Hon. J. M. Gibson, K.C., Hon. J. J. Foy, K.C., Hon. Robert Jaffray, J. W. Langmuir, D. R. Wilkie, Samuel Nordheimer, Alfred Myers, G. A. Stimson, E. R. Greig, Thomas Patterson, W. R. Brock, Arthur C. Hardy, Frederick Wyld, J. Bruce Macdonald, Thomas Long, Sir Wm. Mortimer Clark, K.C., John L. Blaikie, James Maclennan, Sir Aemilius Irving, LL.D., E. Galley, Hamilton Cassels, K.C., Alexander Nairn, James Kerr Osborne, W. B. Couch, A. L. Malone, E. T. Malone, C. E. Robin, T. J. Maguire, F. R. Dymond, J. A. H. Burt, H. M. Forbes, Frank M. Pratt, W. N. Lonsdale, H. C. Hewitson, J. G. Scott, K.C., George Porter, Wm. G. Watson.

The Vice-President, the Hon. J. J. Foy, took the chair, and Mr. A. D. Langmuir, the Assistant Manager, acted as Secretary to the meeting.

The financial statements, showing the operations of the Corporation for the year ending 31st December, 1909, were submitted and commented upon by the Managing Director, Mr. J. W. Langmuir.

The report to the Shareholders was then read, as follows:—

TWENTY-EIGHTH ANNUAL REPORT OF THE DIRECTORS OF THE TORONTO GENERAL TRUSTS CORPORATION FOR THE YEAR ENDED 31st DECEMBER, 1909.

To the Shareholders :—

Your Directors have pleasure in submitting the Twenty-eighth Annual Report of the Corporation, accompanied with the financial statements, showing its operations for the year ended 31st December, 1909.

The following summary shows the new work undertaken by the Corporation during the year, and the character of the same :—

Executorships	$ 708,115 57
Administrations	311,413 46
Trusteeships	1,533,195 47
Guardianships and Committeeships	69,599 92
Guaranteed Investments	578,923 68
General Agencies	120,700 96
General Investment Agencies	275,774 93
Lunatic Estates	17,281 94
	$3,615,005 93

In addition to the foregoing the Corporation has also been appointed during the year Trustee for Bond issues to the amount of $2,535,000.

The net profits of the year, after payment of all expenses at the Head Office and Branches, and after making provision for every ascertained loss, amount to $162,353.78, as compared with $131,181.88 for 1908. To these net profits have to be added $22,417.16, brought forward from 1908, thus leaving $184,770.94 at the credit of Profit and Loss, as against $153,350.66 in 1908.

Out of these profits your Directors have declared and paid two semi-annual dividends of four per cent., or eight per cent. on the Corporation's stock for the year, amounting to $80,000; have added to Reserve the sum of $50,000, thereby increasing that fund to $500,000, and have carried forward to the credit of Profit and Loss the sum of $54,770.94, making the total paid-up capital and surplus of the Corporation as at 31st December, 1909, $1,554,770.94.

Your Directors decided during the year that, as the Corporation had quite outgrown its present office and vault accommodation at Toronto, the time had come to make provision for a new Head Office. To this end they have purchased a lot on the corner of Bay and Melinda streets, and are proceeding with the erection of an up-to-date eight-story building, the first three floors of which will be occupied by the Corporation.

Your Directors announce with deep regret that, owing to impaired health, Dr. Hoskin (who for the past four months has been residing in England) desires to retire from the Presidency of the Corporation. A committee of the Directorate has been appointed to carefully consider the question of selecting a fitting successor to Dr. Hoskin, who will be able to devote a good deal of his time to the duties of the Presidency. The Directors are pleased to say that Dr. Hoskin has decided to remain on the Board, and to continue as President until his successor is appointed.

The Hon. S. C. Wood resigned from the Vice-Presidency of the Corporation, as well as from the Directorate, and his place as Vice-President has been filled by the appointment of the Hon. J. J. Foy, K.C., M.P.P., who is one of the charter members of the Corporation, having been a Director, continuously, for twenty-eight years.

All which is respectfully submitted.

J. W. LANGMUIR, Managing Director
W. H. BEATTY, Vice-President.

Toronto, February 2nd, 1910.

PROFIT AND LOSS.

Year Ended 31st December, 1909.

Dr.			Cr.	
To management expenses, directors' and auditors' fees, salaries, advertising, rent, commissions paid agents for finding loans, etc.		$162,308 94	By balance brought forward from 31st December, 1908	$ 22,417 16
To net profits for year	$162,353 78		By commission for management of estates, interest on capital and reserve, profits on guaranteed funds, net rents from office buildings and vaults, etc.	$24,662 72
To balance at credit of profit and loss account, January 1, 1909	22,417 16			
Balance carried down		184,770 94		
		$347,079 88		$347,079 88
To Dividends Nos. 55 and 56	80,000 00		By Balance brought down	184,770 94
To amount carried to reserve fund	50,000 00			
		130,000 00		
To balance carried forward		54,770 94		
		$184,770 94		$184,770 94

ASSETS AND LIABILITIES STATEMENT.

Year Ended 31st December, 1909.

ASSETS.

CAPITAL ACCOUNT.		
Mortgages on real estate	$ 829,657 98	
Bonds and debentures	83,573 42	
Loans on stocks and bonds	72,904 85	
Real Estate:—		
Office premises and safe deposit vaults at Toronto and Ottawa	325,000 00	
Accrued rents re office premises and vaults at Toronto and Ottawa	2,751 57	
Corporation's new head office premises	185,919 59	
Sundry assets	1,970 90	
Cash on hand and in banks	117,006 02	
		1,609,784 33
TRUST, GUARANTEE AND AGENCY ACCOUNTS.		
Mortgages on real estate	$14,283,121 84	
Government and municipal debentures	3,947,856 84	
Loan company debentures	12,959 00	
Stocks and bonds	461,825 53	
Loans on stocks, bonds and debentures	475,104 84	
Sundry assets	13,215 11	
Cash on hand and in banks	645,591 30	
		$19,839,615 46
TRUST ESTATES AND AGENCIES.		
Unrealized original assets, including real estate, mortgages, debentures, stocks and bonds, etc., at inventory value		$16,431,713 74
		$37,881,113 53

LIABILITIES.

CAPITAL ACCOUNT		
Capital stock, fully paid	$ 1,000,000 00	
Reserve fund	500,000 00	
Dividend No. 56	40,000 00	
Profit and loss	54,770 94	
Interest in reserve	12,813 39	
Balance of auditors' allowance	200 00	
		1,609,784 33
TRUST, GUARANTEE AND AGENCY ACCOUNTS.		
For investment or distribution	$19,839,615 46	
		19,839,615 46
TRUST ESTATES AND AGENCIES.		
Inventory value of unrealized original assets of estates and agencies under administration by the corporation		$16,431,713 74
		$37,881,113 53

AUDITORS' CERTIFICATE.

We, the undersigned, beg to report that we have made a full examination of the books, accounts and vouchers of The Toronto General Trusts Corporation to the 31st December, 1909, and find same to be correct and properly set forth in the above statements of Profit and Loss and Assets and Liabilities. We have examined, and find in order, all the mortgages, debentures, bonds and scrip of the Corporation, as well as those negotiated for the Supreme Court of Judicature for Ontario, and Trusts, Estates and Agencies in the Corporation's hands, and have checked same with the Mortgage and Debenture Ledgers and Registers. The Bankers' balances, after deducting outstanding checks, agree with the books of the Corporation.

We have also examined the reports of the Auditors of the Winnipeg and Ottawa Branches, and find that they agree with the Head Office books.

R. F. SPENCE, F.C.A., "CAN.,"
GEO. MACBETH, Auditors.

Toronto, January 29th, 1910.

The Managing Director, Mr. J. W. Langmuir, in presenting the statement of affairs of the Corporation for the past year, said :—

It gives me much pleasure to submit the statements showing the operations of the Corporation for the past year, as I am confident they will be accepted by the Shareholders and all concerned as being very satisfactory. The financial results of the past twelve months are the best in the history of the Corporation, and, what is perhaps of equal, if not greater, importance, the year closed with marked evidence of constantly-increasing confidence in and appreciation of the objects of the Corporation.

The Profit and Loss Statement accompanying the report which has just been presented shows that the gross profits of the past year amounted to $324,662.72, and the net profits to $162,353.78, which, together with $22,417.16 brought forward from the previous year, make a total of $184,770.94 brought down to the credit of Profit and Loss.

In the preparation of our Profit and Loss Statement for the year we have continued our policy of only taking such compensation for the management of estates and trusts as has been passed upon by the courts or agreed to by the beneficiaries of estates and trusts. I think, therefore, I am warranted in saying that the Profit and Loss Statement is a satisfactory one; for, after payment of an eight per cent. dividend amounting to $80,000, we have added $50,000 to Reserve, and have carried forward to the credit of Profit and Loss $54,770.94, making the paid-up capital and surplus of the Corporation $1,554,770.94, an increase for the year of $82,353.78.

The Assets and Liabilities sheet submitted should also be satisfactory, for it will be observed that the assets remaining under the care of the Corporation, after the distribution to beneficiaries of estates of very large amounts, aggregate $37,881,113.53, as compared with $35,161,646.79 last year, or an increase of $2,719,466.74.

The information given to the Shareholders and the public in these statements leads me to again refer to the outstanding features in our work, and which cannot be too often reiterated at annual and other meetings of this Corporation, namely : That we are purely and simply what our name implies—a GENERAL TRUSTS corporation transacting a business of a purely fiduciary character. We are in no sense a speculative company, for we scrupulously confine ourselves to the management of estates, trusts and work of a kindred character. We do not conduct a banking department for the receipt of deposits to be held subject to withdrawal by check, believing that our entire energies should be devoted to the proper and prompt investment of the trust and agency funds committed to our care. I have, however, no fault to find with companies that adopt a different course, but, believing that trust companies created for the administration of trusts and estates should practically last forever, the Board of this Corporation have laid down the principle, and have acted on it from its inception, that we shall exclusively confine ourselves to a trust and agency business.

Not a few trust companies in the United States are simply organizations for speculative business, possessing in many cases nearly all the functions of banks, without their restrictions. So pronounced is this feature that steps are being taken in some States to place restrictive limitations on trust companies of this kind. As an illustration and warning respecting this class of trust companies, we have only to look at what took place during the recent crisis in the United States, when companies known and designated as "trust" companies, but which were really promoters, underwriters and organkers of land and other syndicates of one kind or another for the transaction of all kinds of speculative work, went to the wall with an immense loss of trust funds.

Companies of this kind may be, and in many cases undoubtedly are, necessary in procuring capital for the promotion and carrying on of great public and industrial works, but, in my opinion, such companies should not be entrusted with the administration of estates and trusts lasting for long periods.

So strongly do I feel on this subject that, after twenty-eight years' observation and experience, I am constrained to believe that before such a system takes strong root in Canada statutory provisions should be enacted discriminating between banking and speculative trust companies and those which confine themselves strictly to the administration of estates and trusts.

Here in Canada during the past few years a different plan has been adopted, and some banks have attached, and others are seeking to attach, a trust company as an annex to their banking business, with the same Directors on each organization. Although we are always glad to get business from banks, we are neither affiliated nor associated, either directly or indirectly, with any banks in promoting or underwriting industrial bond or other issues, or any business of that character.

Your Directors, during the year, decided, after mature deliberation, to proceed with the construction of a new office building, primarily to relieve the congestion and inadequate space in certain departments in the present premises, particularly in the vault equipment, but generally to have a building more in keeping with the modern requirements. To that end an excellent site was secured on the northeast corner of Bay and Melinda streets, admittedly one of the best localities in the city for a financial institution, in proof of which banks are now being erected at all round the site. Plans for an eight-story fire-proof structure of the most up-to-date description in every respect were prepared; the spacious basement to be fitted up with safe deposit and storage vaults of the most approved design, which, together with the first two stories, will be occupied by the Corporation, the remaining space for tenant renters. It is expected that the premises will be ready by April 1, 1911.

The announcement in the report of the Board of Directors of the proposed resignation of Dr. Hoskin from the position of President will be received by all the Shareholders as well as the clients of the Corporation with extreme regret. To myself, as Managing Director, after an association with Dr. Hoskin as Vice-President and President for a period of twenty years, the loss is greater than I can adequately express. Every effort was brought to bear to try and retain Dr. Hoskin as President, at any rate until the Corporation was settled in its new building, but, unfortunately, under medical advice, he finds it necessary to give up all office work and duties.

This regrettable incident in the history of the Corporation warrants me in giving the views of Dr. Hoskin on certain matters which will prove interesting to the Shareholders, and I am sure you will bear with me for a moment if I read a few extracts from his letter of resignation. Dr. Hoskin says : "I hope I may be pardoned for saying that I look back on this long period of service with feelings of peculiar gratification, for with the able and never-failing co-operation of Mr. J. W. Langmuir, the residuum of business now in the hands of the Corporation (and that notwithstanding the disastrous depression during that time of trust funds of money and other assets) amounts to over thirty-five millions, whereas in 1890 it was but six millions—and our growth has been further evidenced, and that in another direction, for during that period we have absorbed three trust companies, namely : The Trust Corporation of Ontario, The Ottawa Trust and Deposit Company, and the Winnipeg Trust Company."

Dr. Hoskin further states : "There are many matters connected with the interests of the Corporation and its beneficiaries present to my mind which, however, are beyond the scope of this letter, but I may be pardoned for briefly referring to one, viz., that concerning litigation—a matter concerning which I can speak with some confidence, regard being had to the fact that for over forty years I practised at the Bar of the Province, and that my practice was almost entirely connected with estates and their administration. During the existence of this Corporation, now extending over a period of twenty-seven years, it has been Executor, Trustee, etc., for thousands of estates, yet litigation against the Corporation has been practically nil, and, so far as my memory serves me, in no case has it been adverse, a matter upon which I have often commented, and which certainly reflects credit upon the Corporation, and should commend itself to beneficiaries and the public. And this record is all the more surprising when one considers the conflicting interests that spring up between those for whom we are Trustees, and the knotty and troublesome questions that are constantly arising in connection with the administration of Trusts—a gratifying result arising, I am justified in saying, from the care exercised by the Board and Management."

I can only add that Dr. Hoskin was admirably fitted for the position of President of a Trust Company. His great experience in legal work similar to what came before him as President, and his unfailing courtesy with all who came in contact with him, exceptionally well qualified him for the position.

It was with much regret that the Board received the resignation of the Hon. S. C. Wood as Vice-President, as well as from the Directorate, and as his successor had to be elected at once the Hon. J. J. Foy, K.C., M.P.P., was appointed Vice-President in his stead.

Before I sit down I have pleasure in stating that the investments made by the Corporation for trust, guarantee and agency accounts, as well as for our own capital and reserve, which now aggregate over $20,000,000, of which over $15,000,000 is made up of first mortgages on improved real estate, are in excellent condition, the payments in respect of instalments of principal as well as interest falling due during the year having been very satisfactorily met, not only in Ontario, but throughout Manitoba and Saskatchewan.

In conclusion, I desire to thank the Board at the Head Office, as well as the Advisory Boards at Ottawa and Winnipeg, and the officers and staff of the Corporation generally, for the great interest they have taken in the work entrusted to them, and the efficient manner in which they have discharged their duties during the past year.

On motion of the Hon. J. J. Foy, K.C., seconded by Sir Wm. Mortimer Clark, K.C., the report of the Directors was adopted.

The report of the Inspection Committee was also adopted as signed by the Hon. J. J. Foy, Sir Aemilius Irving and Mr. Frederick Wyld.

The following shareholders were elected Directors for the ensuing year :—

W. H. Beatty, John L. Blaikie, W. R. Brock, Hamilton Cassels, K.C., Sir Wm. Mortimer Clark, K.C., LL.D., Hon. Senator W. C. Edwards, Hon. J. J. Foy, K.C., M.P.P., Col. Hon. J. M. Gibson, K.C., Arthur C. Hardy, John Hoskin, K.C., LL.D., J. W. Langmuir, Thomas Long, J. Bruce Macdonald, Sir Daniel H. McMillan, K.C.M.G., W. D. Matthews, Hon. Peter McLaren, E. B. Osler, M.P., J. G. Scott, K.C., Sir Aemilius Irving, K.C., Hon. Senator Robert Jaffray, Samuel Nordheimer, B. E. Walker, LL.D., D.S.O., D. R. Wilkie, Frederick Wyld, E. T. Malone, K.C.

At a subsequent meeting of the Board of Directors Dr. John Hoskin was re-elected President, and W. H. Beatty and the Hon. J. J. Foy, K.C., Vice-Presidents.

THE DRAMA

MARIE TEMPEST,
In "Penelope," at the Princess the week after next.

other limited engagement at the Empire, with a short tour of the United States and Canada following. Sir Charles Wyndham and Miss Mary Moore have appeared in "The Mollusc" in every country boasting of an English-speaking theatre, excepting America. This is why they have decided to play the comedy exclusively on the present tour. The London critics assert that Sir Charles, in the role of Tom Kemp, is at his best; while Miss Moore has never been seen to better advantage.

* * *

At the Royal Alexandra Theatre, next week we are to have the London Drury Lane Theatre—New York Hippodrome combination in what is heralded as the very largest musical comedy on tour, "Dick Whittington," derived from the London Drury Lane Theatre holiday pantomime of that title and several special features from the New York Hippodrome, notably the celebrated Bird Ballet, composed of eighty young women who fly out over the heads of the audience. The stage of the Drury Lane Theatre is perhaps the largest amusement platform in the world, and this playhouse seldom produces more than two plays in a year, and in these more players are employed and larger and more numerous scenes are depicted than under any other theatric roof in the world. "Dick Whittington" is the very latest and largest of these Drury Lane productions, and it enjoys the distinction of having held forth longer than any other English holiday spectacle. Appreciating these conditions, the Messrs. Shubert, who have long contemplated the introduction of English pantomime in their American theatres, felt that "Dick Whittington" if produced on the same elaborate scale as London enjoyed it, would be a most appropriate initial programme with which to inaugurate their popular idea concerning English pantomime before American audiences, and they at once negotiated for the importation of the massive production in its entirety. So, "Dick Whittington" came over the sea, and has met with a flattering reception to judge by the reports of the enterprise's "premiere" in Boston, and its subsequent welcome in Providence and Montreal. In each of these cities the reviewers credited the production with being not only one of the most beautiful on the modern stage, but perhaps the largest light musical amusement ever seen in America, and this, both as concerned the number of players and the magnitude of its scenic equipment.

There are nine scenes in the extravaganza, these depicting Eastcheap, London's famous old thoroughfare, three departments of an old English general store, the exterior of London Tower, Highgate Hill, Phantasia, and Guild Hall on Lord Mayor's Day. Among the more popular songs may be mentioned "After Dark," "Off to Work," "Jolly Roisterers," "I Have You," "The Same Fair Girl," "Bargain Day," "Tetrazzini and Caruso," "Take Me Back to Babyland," "Dance Coquette," "Think a Little Bit of Me," "The Touring Prince," "Merrily Sing and Dance," "How Do You Do?" "Moonlight Molly O," "Clap Hands," "Heart to Heart Talks with Sarah," "Meouw," and "Dream Music." The story of "Dick Whittington" is based on the history of the lad who heard the tower bells ringing out the prediction that he would one day become thrice Lord Mayor of London Town. He was then very young, poor, inexperienced, and a vagabond; and the story carries us through his days of hardships up to his triumphful entry into Phantasia, and later his coronation as London's Lord Mayor. The cast includes Louise Dresser, Ethel Green, Frank Byron, Kate Elinore, Henry Clark, Edward Garvie, Dorothy Webb, Irene Dillon, Phyllis Gordon, Anna Walker, Lillian Wiggons, James Diamond, Frank Randall, Edwin La Mar, Samuel Williams, Albert Grady Louise Langdon, Mellissa Ten Eyck and an "ensemble" of over one hundred and fifty.

* * *

Manager Shea has as a headliner at Shea's Theatre next week the great English character actor, Albert Chevalier. This is his first appearance here in five years, and his welcome will be warm. All over the English-speaking world Chevalier is known. Other feature acts included in next week's big bill are: The Nichols Sisters; The Kentucky Belles; Oscar Lorraine, the protean violinist; Brady and Mahoney, "The Hebrew and the Foreman"; Wentworth, Vesta, and Teddy, comedy acrobats, and champion dog; and the Kinetograph.

* * *

Jack Singer's Behman Show, which will begin a week's engagement at the Gayety Theatre Monday afternoon, comes here this season with the reputation of being one of the largest and best now appearing in burlesque houses. It comprises fifty-five players, including a double chorus of forty. The principal players are Mollie Williams, Margaret King, Lillian Herndon, Florence and Fay Courney, Hattie Dixie, Lon. Haskell, Vic. Casmore, Joe Barton and William O'Day; the Harmonic Four, vocalists; the Five Salvaggis, European acrobatic dancers; and the English Pony Ballet of eight girl dancers.

* * *

A big vaudeville bill will be given next week at the Majestic Music Hall, with the Four Morton's as the leading attraction. Their vehicle is entitled "The Big Stick." As a rollicking Irishman, the elder Morton is very funny. The act is well staged and costumed. Kara, the juggler, will introduce some new features in juggling. Glendower and Manion, farce comedy entertainers, present a breezy, one-act playlet, "In Nevada." Jones and Grant, colored entertainers, have an attractive turn. There will be five other acts on the bill.

* * *

Toronto is at last to see David Belasco's production of "Is Matrimony a Failure?" Leo Dietrichstein's adaptation from "Die Thur ins Freil." It will be presented at the Royal Alexandra, week of Feb. 14th. The same splendid cast which made the comedy a success in New York for so long will be seen here: Frank Worthing, W. J. Ferguson, James Bradbury, John F. Webber, Newton Lindo, Jane Cowl, Louise Mackintosh, Anne Sutherland, Louisa Woods, Lou Ripley, Gretta Vandell, William Morris, and Jane Grey.

* * *

Miss Marie Tempest is making her first tour through Canada this season since she became a dramatic star. She was well-known here when she used to sing in "The Fencing Master," "The Algerian," and other comic operas, but she has taken a long step forward and upward in her profession since then. She is now generally regarded as one of the foremost English speaking comediennes, and many other actresses have found it advantageous to imitate her mannerisms. Miss Tempest will be seen in "Penelope" at the Princess Theatre following Sir Charles Wyndham.

First-Nighter

ELY

King Edward Hotel, Toronto

THE Illustration shows one of many new arrivals in the Neckwear Department, in various colors suitable for Business, Lounge, Day, Wedding, Church, Reception, etc., etc., at $1.00, $1.50 and $2.00 each.

The "Canada" Collar (Illustrated) is designed from a new English model for Business and Lounge wear. 25c. each, $2.75 a dozen.

DOWN GO PRICES

To clear out our stock of Winter goods during February, we have decided to cut the prices from 25 per cent. to 50 per cent.
Underwear, odd lines, $2 to $3, for $1.50.
Pyjamas up to $2, for $1.
Sweaters, reg. $2, for $1.
Sweaters, clearing line at 75c.
Sweater Coats, $3.50, for $2.
Sweater Coats, $2.50, for $1.50
Knitted Vests up to $2.50, for $1.00.
These are genuine reductions in fresh, new season's stock. You will save money for the future by buying now.

WREYFORD & CO.
85 King St. W., Toronto.

A TALE OF SHIRTINGS

As a matter of fact there is not much for us to say. The goods—really fine lines of the season's newest shirtings—tell a much more convincing story than we can.

Select your pattern from this exclusive range, then let us make up such a shirt that will make you feel glad every time you put it on.

Scotch Zephyrs, Zephyr Flannel, Wool made in Zephyr weights, English Oxfords, French Cambrics, Jacquered effects at $2.50, $3.50 and $3 according of course upon quality. Price makes no difference in the making.

As a positive assurance of quality, it may be added these shirtings are supplied by the best known English makers. An order placed now will ensure early delivery.

R. J. HUNTER & CO.
33 KING ST. W. - - TORONTO

SWORD MAKE
...NECKWEAR...
Look for this label on the tie you buy
BEST BY TEST

COSGRAVE'S PALE ALE

A delight to the connoisseur and to those with whom all other ales do not agree.

¶ For sale at all hotels and dealers. Have a case sent to your residence.

Men's Wear

THE fur waistcoat has already been referred to this season as one of the most exclusive styles a man can have, but for the winter sports, with the possible exception of skating, neither it nor the knit or wool waistcoats, of which, by the way, there are some exceedingly stylish designs this season—made of soft, light imported Australian and English wools in new weaves and colors—is as serviceable as the sweater or sweater coat. And of this the old-fashioned model that pulls on over the head and has the thick, roll collar is undoubtedly best for coasting, skiing, skate sailing and ice boating. Indeed, the latter being without question the coldest sport there is, needs the thickest woollen underclothes, the heaviest stockings and the very warmest caps, gloves and clothes of every description one can lay one's hands on. There are some beautifully soft angora and other wools in dark brown shades, very light, but quite as warm as the thicker wools, and among the smartest I have seen was one with a slightly different shade of brown down the front edge and around the bottom, and with brown buttons having a small raised design on them, and one in a mixed green and brown wool with a heavy cable stitch rib. There is also a smart style known as the Teviotdale, in a very soft light gray wool, with silk sleeves (so made that the coat will slip on easily over them), but it is a model intended more for skating and general country wear than for rough sporting purposes. I believe one may now get detachable neck pieces to wear inside a low cut sweater, sweater coat, or waistcoat, and make it do duty as a high roll-collar sweater, but though they may answer the purpose, I hardly fancy the idea. Then for duck shooting there are the great thick Mackinaw and Pontiac coats used by woodsmen in the northwest, and for trap-shooters, sweater coats with padded gun shoulder.

* * *

TRAVELLING ulsters are just now claiming a good deal of attention. Our observations lead us to the conclusion that the most approved style is made in the double-breasted sack form, with a large amount of overlap in front and buttoning very low down, says M. A. P. The collar is wide, and of the same material, the lapels are made to turn low, and then fasten with three or four buttons; this allows the skirt to be kept fastened round the front of the legs when the wearer is seated.

A WELL-DRESSED ACTOR.
Mr. Robert Michaelis, in the London production of "The Dollar Princess."

The back is cut roomy, and in some cases has an inverted pleat down the centre, which is kept in position by an adaptable belt from sideseam to sideseam, and which can easily be unbuttoned when desired.

The material used for these garments is a very thick, open-texture cloth, and is variously known as blanket cloth, fleece cloth, frieze, etc. It is made in a number of patterns, many of which are pronounced checks and stripes. The popular colors are greys and greens, after which come blues and browns.

This cloth makes very warm garments, and it has the advantage of being light in weight, so that it does not unduly tire the wearer. A noticeable feature in the finish of the sleeves of these garments is seen at the cuffs, where one or two tabs are secured to the forearm seam and buttons placed at the back, so that they can be brought quite close to the wrist—a plan which effectually prevents the wind blowing up the sleeves and making the arms cold. In some cases, this is supplemented by what are known as wind cuffs, which is a kind of double lining that is brought close to the wrist by elastic.

A NEW NECKTIE.
A handsome stripe-combination in a new silk.

The exigencies of modern travel demand more attention to clothing of this sort than was formerly the case. Nowadays, the main-line trains are heated to an almost oppressive temperature, whilst others on a branch line are often left without any warming arrangements at all, and, even if this was altered, there would still be the drive between station and house for which an extra wrap is a necessity.

The lining of these coats varies with the main purpose for which they are used. The motorist prefers them lined with leather or fur; the railway traveller finds a woollen lining softer and more comfortable; whilst those who have to walk in them occasionally prefer Italian cloth as being lighter and smoother.

We notice the majority of these coats are finished with very large patch pockets, generally put on the outside and finished at the top with a flap. Sometimes, however, they are put in the ordinary way like a jacket pocket, but in that case the pocket is either made of velvet or cloth, which are both warm to the hands when inserted.

Capes are seldom used on these coats now, for, although they have many claims, the difficulty of keeping them in place, and at the same time allowing freedom for the movements of the arms, has counterbalanced them, and so they are seldom seen now.

In like manner, the hood has given way to the cap, which, as a separate garment, is made to provide all the protection desired for the ears.

Many ingenious rugs have been recently devised to preserve the warmth of the feet and legs. Some of the best of these have pockets provided for the insertion of the feet, so as to protect them from the cold.

* * *

A NEW glove which is destined to arouse considerable interest in the glove trade is now being shown in New York. The particular feature about the glove which differentiates it from all others and which commends it to the favor of glove buyers is in its peculiar cut.

Somewhat similar to a glove which made its appearance several years ago, this glove is without the usual long seam which extends from the tip of the little finger to the wrist. Instead of this seam, there is a short seam extending inside the hand from the quirk at the base of the index and second fingers, down to the thumb.

The chief advantage claimed for this glove lies in the beautiful fit which it gives. A hand within this glove appears to be more finely modeled than is possible for it to appear when covered by a glove with the ordinary full-length seam.

Then, too, with the greatly reduced number of stitches in the improved cut there is less likelihood of missing stitches in the sewing and of ripping of stitches afterward. This is a feature which every glove buyer and glove clerk will appreciate.

The new glove, of which a sample is illustrated on this page, is made in both glace and suede leathers and in both overseam and pique stitching.

* * *

THE latest and best English style in the matter of formal day clothes is shown in the picture on this page of Mr. Robert Michaelis in "The Dollar Princess," one of the successes of the present London season. The silk hat is the very latest and smartest shape, and the morning-coat is in the most approved style. It will be noticed that it is held together in front by a double-button. The waistcoat of gray is an excellent design, though the criticism is made that the points are not quite long enough. In any case, the whole suit is a very handsome and stylish one.

* * *

EVERY gentleman's wardrobe should contain a dressing-gown and a bath-robe, for they minister to his comfort very considerably and enable him to present himself at very short notice should occasion demand.

For medical men they are a necessity, and their utility is being more and more recognized by all classes. They are made up in quite a variety of ways and from widely different materials.

Being essentially indoor garments they are made up in a much more ornamental manner than most masculine attire, contrasting colors being used for binding, braiding, and cording the fronts and edges, and fancy materials are employed for the facing of the collar and cuffs.

As a general rule, the dressing-gown is made up with double-breasted fronts, having a good overlap; but this is not always the case, for some are finished with single-breasted fronts.

The neck is more often made up with a roll collar; but there are other varieties, as, for instance, a very popular one which fastens close up to the throat with a large hook and eye, and has a turned-down collar and revers. The advantage of this style is that it provides complete protection for the chest and effectually covers up the underclothing, thus making it eminently suitable for invalids.

Two pockets are placed on the hips, but the opening may either be arranged on the slant or vertically. The edge of the pocket mouth is usually finished in harmony with the edge, which may be either bound or corded with a contrasting color.

The dressing-gown, being intended for ease and comfort, should fit loosely and be provided with ample width round the bottom, otherwise the fronts will open when the wearer is seated. The overlap of the double-breasted style prevents this to a certain extent, but unless the skirts are cut full, this only partially meets the case.

In some cases an overlapping flap is provided on the left forepart, which is very useful for invalids, affording the fullest protection to the legs when seated, and as it can be fastened back when not in use, it is by no means unsightly.

The King has just had a new dressing-gown made of an exceptionally thick brown material, says M. A. P. It had rows of cords placed on the fronts, the ornaments at the ends being specially designed for him because he objected to the ordinary crows' toe and rifle loop styles as being too commonplace. The edges were corded and the fastening was arranged with olivettes or barrel buttons. The collar was faced with the same material, and the only trimming on the cuffs was cord. The pockets were put in on the slant at the hips and the mouth corded. The waist was brought close by means of a cord and tassels.

SEAMLESS GLOVE.
A new glove which has no seam along the little finger and side of the hand, and which, therefore, gives a very smooth and beautiful fit.

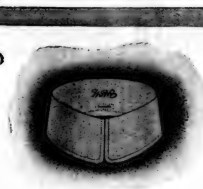
NEW GARTER-TOP SOCK.
A recent model of sock which is intended to do away with the necessity for a garter.

Many very fancy materials are now used for these garments, but self-colored blanket cloths and camels' hair of Vicuna goods are amongst the most popular. Still, Japanese silk or a fancy Paisley cashmere are used for the more expensive garments, and in some cases these latter are lined through with quilted silk; but the thicker cloths are left unlined except in the sleeves.

The bath-robe is usually a much simpler garment, and is made of Turkish towelling, woven with a broad stripe.

* * *

ANOTHER variation of the applied pleat in shirts has made an appearance. In this case the bosom is of pique, while the pleats, set on, are of plain linen. The effect is unusual and agreeable. Eventually we may look for the application to evening shirts of pleats disclosing a self pattern, which is but another adaptation of the idea. The custom crafters, by the way, have solved the problem of the double starched cuff, to their own satisfaction, at least, by using but one interlining. This reduces considerably the tendency to crack at the bend. In soft double cuffs an improvement is seen in the stitching of the outer to the inner fold about a quarter of an inch from the edge at sides and top, and likewise stitching the buttonholes through the two folds. This keeps the cuff better in place, facilitates the affixing of the links and effectually prevents the laundry's ironing the fold in the wrong place or on the bias—as some of them do—while not marring the double "look." TUXEDO.



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"I want to look at some dresses suitable for automobiling," said the lady. "Yes, ma'am," replied the polite clerk; "these walking-skirts are the thing."—Yonkers Statesman.

Mr. Figg—Gasser says he kept perfectly cool last night when that burglar got into the house. Mrs. Figg—So his wife told me. She found him trying to hide in the refrigerator.—Boston Transcript.

Caller—How pleased you must be to find that your new cook is a stayer. Hostess—My dear, don't mention it. She's a stayer, all right, but unfortunately she's not a cook.—Boston Transcript.

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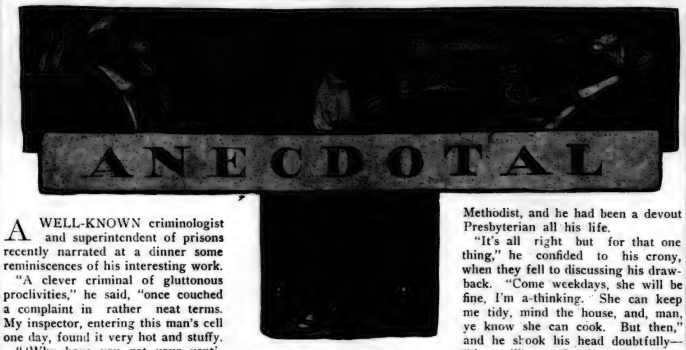

A WELL-KNOWN criminologist and superintendent of prisons recently narrated at a dinner some reminiscences of his interesting work.

"A clever criminal of gluttonous proclivities," he said, "once couched a complaint in rather neat terms. My inspector, entering this man's cell one day, found it very hot and stuffy.

"'Why have you got your ventilator closed?' he asked.

"The burly and gluttonous prisoner answered plaintively:

"'Well, inspector, yer honor, the last time I had the ventilator open a wasp flew in, you see, and carried off my dinner while my back was turned.'"

* * *

LORD ABERDEEN, who is resigning his position as Lord Lieutenant of Ireland, tells the following story against himself. He arrived at a certain country railway station, where he was expecting a telegram to await him. "So I went up to the nearest porter," says his lordship, "and asked him if he would mind inquiring at the station-master's office whether there was a telegram for me.

"'There's none for you, sir,' replied the porter. 'I've just come out of the office, and there's only one telegram there, and that's for Lord Aberdeen.'

"Just then another porter who knew me approached, and I explained the position to him, remarking jocularly that the first porter evidently did not think I looked the part.

"By way of consoling me," concludes Lord Aberdeen, "he promptly replied: 'Never mind, my lord, if you don't look it, you feel it!'"

* * *

A RATHER loudly-dressed "gentleman" stepped into a big necktie shop in London one day recently, and in an imperious tone uttered the one word "Neckties!" Then he threw back his head, as if the assistants were entirely beneath his notice.

This snobbish air aggravated the assistant, but he quietly displayed a number of the latest patterns. "These," he said, very politely, "are the very newest styles, and are excellent quality at a shilling."

"A shilling!" haughtily snapped the customer. "Do I look like a man who would wear a shilling tie? Is there anything about me to indicate that?"

"Beg pardon, sir," meekly interposed the assistant. "The sixpenny counter is at the other end of the shop."

THREE FOR A SHILLING.
The Lady on the Step: "Cabbie, do you really think there will be room for me?"
Cabbie: "Yes 'um, if you sits sort o' familiar like."—The Sketch.

* * *

MR. HERBERT GLADSTONE, who is to be the first governor-general of the Union of South Africa, was some time ago the hero of an amusing situation. He was addressing a woman's suffrage meeting in a northern English town, and waxed quite eloquent in praise of the ladies. In the course of his speech he remarked on the great pleasure which it gives the male sex to listen to a woman talking. Immediately he was answered by a voice at the back of the hall in broad Yorkshire dialect:

"Eh, lad, thou'st noan wed yet, I see?"

* * *

AN Ontario reader of SATURDAY NIGHT writes as follows to the editor of the Anecdotal page:

I always enjoy reading your columns in SATURDAY NIGHT, and often wonder where you get your material. In reading over an examination paper in history I found some remarkable answers which might, I thought, be of use to you. The paper I refer to was one on Canadian History, and among other answers I got the following:

In describing Braddock's expedition one girl said: "As he was going along he was hailed on all sides by bullets from the enemy." She also said that "Louisburg was easily captured tho' it was the secondest to the strongest in the new world."

In speaking of the habits of the Indian, another pupil wrote: "The Indians spent their life in hunting, fishing and gambolling. They would get together in a hut or something like a hut and gambol while their wives and children would skin the wild animals they had caught."

In describing the B. N. A. Act, another said: "The next in the Dominion Parliament is the Senate. He is appointed by the Governor General on the advice of the Prime Minister. He reads all bills carefully."

"The Washington Treaty between Great Britain and the U.S. was caused by some streng feeling or other in the two countries."

The following two gems of information are probably as good as any:

"Tecumseh fought again at Moraviantown and here he greatly extinguished himself."

"The Seven Years' War began in 1756 although hospitalities broke out in 1754."

These are all genuine answers taken from a paper set a week ago. In describing the story of the Revenge one boy said: "After the fight the Spanjards patched up the Revenge and took her home to Spain as a memorandum."

* * *

REMEDIES are unfortunately sometimes worse than the diseases which they are made to cure. Tommy's mother had made him a present of a toy shovel, and sent him out in the sand-lot to play with his baby brother. "Take care of baby, now," said his mother, "and don't let anything hurt him."

Presently screams of anguish from baby sent the distracted parent flying to the sand-lot.

"For goodness' sake, Tommy, what has happened to the baby?" said she, trying to soothe the wailing infant.

"There was a naughty fly biting him on the top of his head, and I killed it with the shovel," was the proud reply.

* * *

WHEN the news that Tom Johnson was defeated for mayor was received in the office of the Denver Times there was not time to do more than run a scare head, "JOHNSON DEFEATED!"

The papers were on the street in a few minutes, and a freckled Irish "newsie" started off, yelling joyously, "Jeff wins!"

* * *

IN a Nova Scotia town lived an old man whose wife had recently died, leaving him in a comfortable house with no one to look after him. He soon began "lookin' round" for a second helpmate, and settled on a widow whose status as a housekeeper for her former spouse was well-established. The old man had but one objection to her: she was a Methodist, and he had been a devout Presbyterian all his life.

"It's all right but for that one thing," he confided to his crony, when they fell to discussing his drawback. "Come weekdays, she will be fine, I'm a-thinking. She can keep me tidy, mind the house, and, man, ye know she can cook. But then," and he shook his head doubtfully—"then will come Sunday. We will be starting off for church together, just as husband and wife should be doing on the Sabbath day, and we will come to the corner. Then Mandy, she will be turning to go down the street to that Methodist place, and I will go on to the house of God alone."

IN THE WHINE BAR.
The Tragedian: "The fact is, dear boy, I can't stand many drinks."
The Comedian: "I believe you—anyway, you don't."—The Sketch.

* * *

AN East Tennessee girl is credited with the following reply to a question as to whether she had been to the fair:

"I didn't went, I didn't want to went; and, if I had wanted to went, I couldn't have gotten to gwine."

* * *

A JEWELER in a small way of business left his new boy in charge of the store while he went home to his dinner, but not until he cautioned the youth that all the goods were marked and that he must not let any one take goods with him unless they were paid for.

"Well, Sam," he asked, upon his return, "did you have any customers?"

"You bet!" said Sam gleefully. "And I got his money, too! I sold one man all those brass rings you had that were marked 18 c. on the inside, and here's the money—a dollar and ninety-eight cents."

* * *

ON Lord Dufferin's estate, near Belfast, there once stood a historic ruin, a castle which had been a stronghold of the O'Neils. One day Lord Dufferin visited it with his steward, Dan Mulligan, and drew a line with his stick round it, telling Mulligan that he was to build a protecting wall on that line. And then he went to India, feeling secure as to the preservation of the great historic building.

When he returned to Ireland he hastened to visit the castle. It was gone. He rubbed his eyes and looked again. Yes, gone it certainly was, leaving not a trace behind it. He sent for Dan, and inquired:

"Where's the castle?"

"The castle, my lord? That old thing? Sure, I pulled it down to build the wall wid."

First Loafer: "Cheero, Charlie. I 'opes the next Guv'ment 'll make things look up a bit."
Second Loafer: "They would if I was among 'em. But it's yuman natur, you may depend—as soon as they gits inter Parl'ment they forgets they was once men, like me and you—and they does nuffink!"—Punch.

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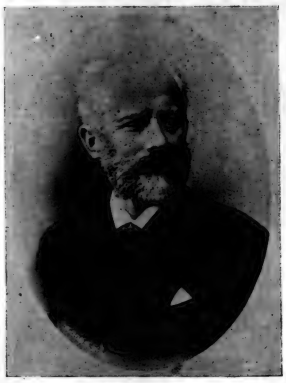

TSCHAIKOWSKY.

AT Massey Hall, this week, the cycle of concerts given by the Mendelssohn Choir under Dr. A. S. Vogt, with the co-operation of the Theodore Thomas Orchestra under Frederick Stock constitutes without doubt the most brilliant series of performances that has ever been achieved upon the American continent. The amazing virtuosity of both chorus and orchestra as exemplified in the rendering of works of the highest excellence is something which has yet to be surpassed in the history of musical America.

The temptation to indulge in nothing but superlatives when reviewing these concerts is difficult to resist; for nothing but superlatives will describe them, and yet the unrelieved use of the same gives but a weakened idea of the impressive beauty of the performances.

International art—of which, elsewhere on this page, much more is said—was superbly vindicated when the finest orchestra in the United States joined forces with the finest chorus in Canada—or, the world, for that matter—and, "by magic numbers and persuasive sound," fairly entranced the senses of the listener.

Amidst such an opulence of beauty it is difficult to make selections for comment. On Monday evening the programme was chiefly renowned for the monumental work of Brahms, "A German Requiem." In the sermons of Rowland Hill one may read the remark: "Why should the devil have all the good tunes?"

If the old preacher was then deploring the barren quality of ecclesiastical music, and longing for something finer and nobler to grace the exercises of worship, I do not think his imagination or that of any man's could conceive a more exalted expression of spirit of religion than breathes and surges through the "Requiem" of Brahms. The rendering of this imperishable work by the Mendelssohn Choir was musically and emotionally perfect, and the tremendous technical difficulties were lost sight of and forgotten in the mood of devout elevation which seemed to permeate the choir's performance. One might single out the wonderfully clean-cut and brilliant work in the contrapuntal passages which abound throughout the work. The effect upon the listener in such passages was one of glorious exhilaration bordering upon ecstasy.

One can only speak briefly of the other numbers given upon that memorable Monday evening. The pulsating excitement of the orchestra's "Overture Solennelle" by Glazounow; the virility, sonority, and sense of vastness of the masculine tone in Grieg's male chorus "Land-sighting"; the ethereal delicacy of the choir in the Tschaikowsky legend, "Christ When a Child"; the wonderful conclusion to Bantock's "On Himalay"; the infinite grace and lovely luscious tone of the women in Lassen's "Thou Alone." These were a few of the thronging impressions that one succeeded in retaining.

Of the orchestra under Mr. Stock, one can speak with the highest enthusiasm. The tremendous gain in freedom, authority and individuality which Mr. Stock has made were most apparent, and his work is magnetic at all times.

On Tuesday evening the programme contained several repeats from preceding years. Dr. Vogt as a programme-maker is an artist, and he gave one just the right quantity with just the right amount of contrast to preclude the slightest approach toward flagging interest. Indeed, it may be said his spell never failed in potency. One lovely number after another charmed the ear, until one was bewildered in trying to make comparisons. The orchestra again played with superb distinction. The chief novelty which Mr. Stock contributed was Ravel's "Rapsodie Espagnole." This vivid number by one of the present day "revolutionist" composers was of absorbing interest to the student of modern harmonies and orchestral coloring; and, no doubt, the educative series of concerts by our own Toronto Symphony Orchestra helped the audience mentally to place such a work. Its performance only made one hungry to hear more from this school of composers.

There were many people who declared that Tuesday's concert was the most perfect that they had ever heard. And when one recalls some of its beauties—the wild romanticism of the overture, "Der Improvisator" of d'Albert; the almost cloying flavor of Faning's chorus, "How Sweet the Moonlight Sleeps"; the grandly heroic excerpt from Elgar's "Caractacus"; the flawless charm of the sopranos in Grieg's hymn, "Ave Maris Stella"; the brilliant tone of Cesar Franck's setting of Psalm 150; the delicacy of the orchestra in the Scherzo from the "Mid-Summer Night's Dream" and in Schubert's "L'Abeille"; the simply captivating rendering of "The Bells of St. Michael's Tower"; the picturesque abandon expressed by chorus and orchestra alike in Elgar's infectious dance-song from "The Bavarian Highlands"; and the gorgeous swing in Chabrier's "Rhapsody Espana" for orchestra—when one recalls these and many other beauties of which the charm was potently felt, one can sum it up, that Tuesday evening, in the one word—perfect.

The climax of this series of artistic triumphs of Dr. Vogt and his associates was reached on Wednesday evening when the Pierne musical legend, "The Children's Crusade" received a rendering which will live as long as memory lasts with those who were present. One felt that one was in attendance at the making of history, so impressive was the performance which was given. The pathos of the story was rendered peculiarly appealing by the employment of the children's chorus, the fresh young voices of which touched one's very heart-strings. The fatalistic determination of the little ones to seek the holy sepulchre was expressed with beautiful simplicity. The adult chorus impersonating the mothers and fathers made the despair seem very real and tragic. The soloists, Mme. Rider-Kelsey, Mme. Sharp Herdien, Mr. Marion Green, and Mr. George Hamlin, rendered their parts with distinction. The difficult tonality which permeates the work was vividly descriptive in character, and was sung with an ease by children, adults and soloists that was most gratifying; and, in the case of the little ones, bordered on the marvellous. The ensemble in the storm scene was tremendously dramatic, the orchestra contributing the most powerful chromatic coloring to it. A word of hearty commendation is due Mr. A. L. E. Davies for the fine work which he accomplished in training the children. And, as for Dr. Vogt, he has achieved nothing greater in his distinguished career than the present series of concerts. Dr. Vogt, as the greatest of chorus masters, we salute you!

The Thursday performances, afternoon and evening, came too late for review in this issue, but will be referred to next week.

* * *

The following letter from the Secretary of the Canadian Guild of Organists has been received by the editor of this department:

Dear Sir,—

As a subscriber to SATURDAY NIGHT, I notice in the last issue an article re the A.G.O. (the American Guild of Organists) of Canada and the Canadian Guild of Organists, in which it was stated—"a Canadian Guild of Organists appears to have been formed."

It may be news to you that the C.G.O. was inaugurated last October, previous to the formation of the Ontario Chapter of the A.G.O.

We have as officers and members some of the most representative Church musicians of Canada.

We believe in a distinctly Canadian National organization, and we have made no attack upon the A.G.O. To us there is no such thing as International Art.

The enclosed will explain our position.

Yours truly,

FRED'K C. THOMAS.

That important international body, the American Guild of Organists of the United States and Canada, has been mentioned upon several occasions in this column. The Canadian chapter was formed last November, and it certainly is news to me and to a great many others to learn that another society calling itself the Canadian Guild of Organists was inaugurated in the preceding October. The question which naturally arises is this: if, as Mr. Thomas states, the formation of the Canadian Association occurred last October why did no public mention appear until after the Canadian chapter of American Guild was established and announced in the papers last November?

And further, if the Canadian Guild was formed first, why was no invitation extended to the following organists to become members: Dr. J. Humfrey Anger, G. D. Atkinson, Norman Anderson, M.D., Dr. Edward Broome, T. Alexander Davies, M.D., W. E. Fairclough, F.R.C.O., Dr. Edward Fisher, James Galloway, A.R.C.O., T. C. Jeffers, Mus. Bac., J. W. F. Harrison, Edmund Hardy, Mus. Bac., T. J. Palmer, A.R.C.O., Richard Tattersall, Dr. A. S. Vogt, H. A. Wheeldon, F.R.C.O. These gentlemen were not even apprised of the existence of the Canadian Guild until they received its circulars in January. An atmosphere of mystery seems to have surrounded its inception.

Mr. Thomas asserts that the C.G.O. has "made no attack upon the American Guild," but unless the C.G.O. disclaims all responsibility for the article in the Brantford Expositor of January 10, it certainly can be charged with making an attack upon the Canadian chapter of the American Guild, for everything that can be said in disparagement of the A.G.O., and everything that can be said in eulogy of the C.G.O., is there said.

Mr. Thomas states that "the enclosed will explain our position." The enclosed proves to be an article clipped from the Brantford Expositor of January 21, in which as much space is given over to the task of combatting the Canadian chapter of the American Guild, as is devoted to that of complimenting the Canadian Guild.

But the most remarkable statement which appears in Mr. Thomas' letter is this: "to us there is no such thing as International Art." This is as the view of the smug Little Englander—one colored by a most charming self-satisfaction.

Art is nothing if not international. It is a world-language which speaks to all, and through which all may speak. And of all arts, music is the most international; indeed, it is called *l'art universal*, the universal art. It knows no frontier, no boundary; and this freedom from geographical restriction was eloquently voiced by the poet when he said, in reference to the musician:

"He touched his harp, and nations heard, entranced."

In conclusion, let me repeat what I said in my last article upon this subject, namely, that the Canadian chapter of the American Guild has no desire to dispute with any other organization, but rather does it wish the Canadian Guild and all others that care to organize a hearty Godspeed and every success. This attitude of the American Guild leaves no opening for controversy with any other society, and in so far as SATURDAY NIGHT is concerned I wish definitely to state that the discussion will not be continued.

* * *

Fritz Kreisler, that master violinist, will be with us in Toronto on the 14th. Every musical centre of Europe has raved over this great artist, and the committee of the Toronto Symphony Orchestra, by persistent effort, have induced him to make a return visit to this city after several years' absence. It is such efforts as these that make the educative value of the permanent home orchestra more forcibly apparent, and musical Toronto is showing its appreciation on this occasion in a very marked manner by increasing the subscriptions beyond the most sanguine expectations. Subscriptions close Feb. 5 at 51 King street west. Public sale Feb. 11.

* * *

Mr. Arthur Blight announces a vocal recital to be given by his advanced pupils, Miss Lillian G. Wilson, soprano, and Mr. Warren I. Walker, baritone, assisted by Miss Edith May Yates, pianiste, pupil of Mr. W. O. Forsyth, and Miss Lillian I. Smith, accompanist, in the Margaret Eaton School of Expression, corner Bloor and North streets, Monday evening, February 7, at eight o'clock. Invitations may be had at Nordheimer's, 15 King street east.

* * *

The recital of Mme. Liza Lehmann's compositions, given in Mas- (*See also page 30, Women's Section*).

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Toronto.

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Valborg Martine Zollner.

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ONE day Dr. Norman McLeod, who was a large and healthy man, and one of his burly elders went to pay a visit to a certain Mrs. McLaren of the congregation, who lived in the Scottish Hills. She was a frugal woman, but determined that they should have the best in the house. So she piled the tables with jellies and jam and preserves and shortbread, and they partook unsparingly.

After the meal the elder said to her: "Mrs. MacLaren, were you at the kirk on Sunday?" "Oh, aye," she said, "I was." "And what did you think of the treatment of the miracle?" (the sermon had been on loaves and fishes). "I thought it was good," said Mrs. MacLaren.

"And what is your idea on the subject, Mrs. MacLaren?" asked the minister.

"Losh! replied their hostess, "I'm thinkin' that if you and the elder had been in the congregation there wadn't ha' been twelve baskets o' fragments for the disciples to gather up!"

BOOKS AND AUTHORS

"Reminiscences of the Reverend John Anderson," edited by Rev. J. D. Anderson. Published by Wm. Briggs, Toronto.

IN these days of higher critics and psychologists innumerable and more or less scintillating—in these spacious days of Bernard Shaw and H. G. Wells and G. K. Chesterton—such an autobiography as this makes a strange impression on the reader. We talk about our quick advance in science and invention, but in this book there is evidence that our advance—if advance it is—in things immaterial has been even more remarkable. John Anderson has been dead only two years, yet to the last he seems not only to have refused acknowledgment of recent changes in religious thought but to have been unconscious of them. Mr. Anderson was a Scottish-Canadian minister—a Free Church man—who preached for many years in Ontario, much of his work being done in historic Glengarry. He was a firm believer in a personal Satan as well as a personal God, and "the enemy" prowled constantly in his consciousness. He relates with quaint simplicity many of his experiences in the matter of manifestations, revelations, and direct and immediate answers to prayer. He frequently refers to "the bottomless pit" and to "dark and severe spiritual conflicts"; and when he ventures into the heightened language of metaphor he alludes to "Egyptian darkness" and "raising his Ebenezer." Indeed to many people of this generation who never knew such simple, earnest men as John Anderson, minister of Christ's gospel in a pioneer land, this recital of reminiscences and incidents would seem child-like, and amusing or pathetic according to their varying viewpoints. But to the reflective, even among cynics, these notes of a typical old-time Ontario preacher ought to be interesting and something more. At the least the book is of value as a record of the strangely simple and strong beliefs, the hardships, and the brave, unceasing labors of a class of men who

ANDREW LANG.
The great London literary critic.

played no insignificant part in the development of this province.

Mr. Anderson arrived at Knox College, Toronto, in the fall of 1848, when Knox Church was the only Presbyterian church in the city. Shortly after he had adventures. He says:

"The peninsula opposite the city, now an island, was a very interesting mission field. It was a place to which pleasure-seekers resorted on the Sabbath. Crowds of the roughest characters, both men and women, regularly frequented the place. Two hotels were kept open there during the whole Sabbath day to accommodate and entertain them. To make the place more attractive and enticing, wild beasts were kept and all kinds of amusements were encouraged. So great was the crowd that gathered there every Sabbath from the city that a policeman or two had to be sent to keep the people within bounds."

Mr. Anderson did not approve of these revelries and he and a fellow-student—the late Dr. Laing, of Dundas—went over one Sunday with a bundle of tracts to work some good among "those who gathered there for sinful pleasures." Coming at the outset upon a gang of fishermen at work, Mr. Anderson asked the boss if he knew what day it was. The boss admitted that he knew, and proved restive under reproof. Indeed he picked up a rock and made motions to throw it at his adviser. Whereupon the latter "began with great freedom and unusual boldness to describe the Great White Throne at which he (the fisherman) would have to stand, and endeavored to set forth the dangers to which he was exposing himself by disobeying the commands of God." Presently the fisherman began to show that his heart was touched, and Mr. Anderson says: "Finally our man thanked us for our lecture, and asked us if we would give him a suit of black clothes if he would promise to go to

MISS AGNES DEANS CAMERON,
Who has written a great deal about the Canadian Northwest. Her latest work is "The New North."

church." Had the incident closed here one might suspect that the fisherman was, like Mr. Wemmick, merely looking for portable property. But Mr. Anderson assures us that when he and his friend engaged the ballroom in one of the island hotels and held meetings there, the fisherman and his gang gave up their work and attended. He also notes that "all secular engagements were laid aside," that "the hotel was finally closed on the sacred day and not a drop of intoxicating drink was sold in the house," and a small steamer connected with the hotel stopped running on Sundays.

When Mr. Anderson went to preach in Glengarry he was handicapped by the fact that he had pretty well forgotten his Gaelic. The practice of ministers there was to preach one sermon in English and another in Gaelic at each service, and the people of his charge were bitterly disappointed when they found on his arrival at Martintown that he did not intend to preach in Gaelic. Here was trouble surely. But Mr. Anderson bridged the difficulty as well as he could by preaching two sermons in English, one after the other, and pronouncing the benediction twice. And later on he brushed up his Gaelic.

* * *

"The Furnace of Gold," by Philip Verrill Mighels. Published by McLeod and Allen, Toronto.

This is a tale of a Nevada mining town, in which the usual rough-diamond hero worsts the smooth villain and does many gallant things all for the love of a lady, whose heart and hand he eventually wins. It is one of those stories of love and adventure turned out in considerable numbers these days by writers who begin with the basic idea of quite a good romance, but who lack either the skill or the patience to produce a finished article. However, the average reader will probably not notice the inconsistencies and patches of commonplace, florid writing which set one smiling where smiles are really not being worked for by Mr. Mighels. "The Furnace of Gold" falls somewhat short of being a tale of the Rex Beach brand, but some people may like it just as well. You never can tell. And really, on the whole, the yarn is quite an entertaining one.

* * *

"A century of French Poets," by Francis Yvon Eccles. Published by Archibald Constable & Co., London.

This is a most excellent anthology which will be extremely useful to anyone interested in French poetry. By the reproduction of a large proportion of what he considers the finest verse written in French during the last hundred years, and by biographical notices and comment, the editor of this volume has aimed to give a comprehensive history of French poetry in the past century, and he has succeeded admirably. He has made selections from some forty poets, each, as he says, representing a phase in the later development of poetry in France. In going about his work in this way he has found it necessary to leave unrepresented a number of very fine verse-writers because they do not stand as types of development. And for the same reason certain masterpieces, or reputed masterpieces, have also been omitted. The primary idea of the book is to help the English student to a clearer understanding of the spirit of French poetry, and this idea has been consistently adhered to in the matter of selection and of comment too. The introduction is an essay occupying over sixty pages, which in itself will be found most enlightening to students. Of course the book is also very valuable as a work of reference.

* * *

LITERARY GOSSIP.

HAL CHASE and Hans Wagner, the famous American baseball players, are going to be heroized by the "Old King" of the diamond, Christy Matheson, in the first of "The Matty Books," to be issued by the R. J. Bodmer Company, 437 Fifth avenue, New York. These books will be edited by W. W. Aulick, the sporting writer, who is also the popular press representative for Lieblers, the theatrical managers. They will be sporting stories for boys of all ages. The first of the books will be on sale in February. Matty, himself, has this to say about it:

"I don't claim to be a Shakspeare in the Literary League, but I believe I've got something to say to the boys that may interest them. The story is about a boy who comes to the leading college of the United States from the other end of the continent. He isn't very well off in money, but he has a natural ability for ball-playing, and this brings him something in the end. Maybe the readers will be able to trace a resemblance between the hero of the book and a certain young player who gets his name in the box score about every time the Yankees play a game of ball. I've written the story just as I have thought it out, and I think the championship games referred to would come out as I have made them come out in the book. I've called my first baseman in the story 'Hal Case,' and I guess that ought to be clear enough to indicate the fellow we mean. He starts in as a pitcher, and has a fair amount of luck as a southpaw specialist, but it is when accident sends him to the first sack that he begins to show up with the big league stuff. Instead of calling the Lowell shortstop Wagner, we've named him Hagner, and I hope this will be satisfactory to Hans and his followers."

* * *

The hoax perpetrated by Dr. Cook has evoked many references to "Munchausen," who, until recently, was considered the prince of liars. There is still some doubt, however, as to the authorship of this unique work. Rudolph Eric Raspe was born in Hanover in 1737; professor of philology in the University of Marburg, 1767; keeper of antiquities, coins, and medals at Cassel at a later date, where having betrayed his trust, he was obliged to leave Germany, and fled to England in 1780. Here he was employed for some time in the Cornish mines, and thence went to Ireland, where, at Muckross, he died in 1794. In Germany he is the reputed author of "Baron Munchausen's Travels."

* * *

Winston Churchill—the American Winston—still sticks to the letter "C." He has already published six novels, "The Celebrity," "Richard Carvel," "The Crossing," "The Crisis," "Coniston," and Mr. Crewe's Career." Now it is announced that the new novel of American life on which he is working, and which will be issued this winter, is to be called "The Modern Chronicle." Mr. Churchill is at present in Europe, where he will remain until April.

* * *

It takes one back to the time when one's literary palate was just beginning to be exercised, to observe that a new series of Palmer Cox's Brownies is running in St. Nicholas. The adventures of the Brownies, the Uncle Remus stories, and later such robustious tales as "The Tinkum Brothers' Tide-Mill," by J. T. Trowbridge—ah, these are pleasant memories to many a man who as a boy was fortunate enough to be a regular reader of St. Nicholas! The printed page has somewhat lost its charm since then, even to those whose perceptions have had a chance to grow; for one is young but once. And children nowadays do not seem as imaginative and full of thrills as they used to be—at least one often fears 'tis so. And yet, who really knows? The Brownie books have had seventy-

DAVID GRAHAM PHILLIPS,
Author of "The Hungry Heart."

two printings; the original Brownie book issued in 1887 is still a great favorite, and St. Nicholas is still St. Nicholas.

Hal

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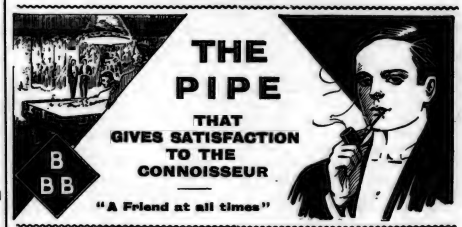

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FORMATION OF STERLING COAL COMPANY.

Readers of SATURDAY NIGHT are referred to an advertisement in this issue, over the names of A. E. Ames & Co., Limited, and F. H. Deacon & Co., Toronto, and Rodolphe Forget & Johnston, McConnell & Allison, Montreal, of a block of bonds of the Sterling Coal Company, Limited. The offering is as to the unsold part of $1,750,000 of six per cent First Mortgage Sinking Fund Bonds, with fifty per cent. bonus in stock.

Full prospectuses have been published in the daily papers, and we understand a folder prospectus, with map, has been mailed to prospective investors.

The Sterling Coal Company, Limited, is the first company of its kind, but it does not seem unreasonable that other companies may from time to time follow in its footsteps. It is the first Canadian company formed with capital large enough to buy good properties and provide funds for operation of coal mines in the neighboring States. With hundreds of thousands of tons coming to Ontario and the Western Provinces, from Ohio and West Virginia States, which can be reached from Toronto within twenty-four hours, it seems odd that such a company has not been formed long before this.

The people in the Sterling Coal enterprise claim that they have provided a very strong organization. The President is to be Mr. W. F. Tye, late Chief Engineer of the Canadian Pacific Railway; Vice-President, Mr. A. E. Ames, of A. E. Ames & Co., Limited; General Manager, Mr. H. D. Hileman, Cleveland, Ohio, while the Consulting Engineer is Mr. Charles Fergie, of Montreal, who has a long record as a conservative and highly competent coal mining authority. Mr. Hileman, it is said, was born and brought up in the district in which these mines are, and is a successful coal mine owner and operator. Mr. Tye indicates that the Board of Directors consider themselves fortunate in having secured him as General Manager of the company.

Subscription books close on or before Tuesday next, at 4 o'clock in the afternoon. SATURDAY NIGHT is informed that a large block of the bonds was sold before the public offering was made, and that the vendors have no doubt whatever but that the security will be at least fully subscribed.

A commemorative medallion is to be affixed to the wall of the house at Cannet, near Cannes, in which the great actress Rachel died. By a curious coincidence it is called the Villa Sardou; and it was Jean-Jacques Sardou a cousin of the great Victorien, who was the tragedienne's host. She went there, dying of consumption, in September, 1859, and lingered till January, 1860.

"I'm glad you've dropped in, Mrs. Irons," said Mrs. Lapsling, cordially greeting the visitor. "This has been a dreary day for me, and a call from a friend is like an Osiris in the desert."—Chicago Tribune.

CALYPSO

(*Continued from page 6.*)

that's all that seems to matter. I expect I'm altogether a blackguard now, but I don't care what comes of it. Oh, girl, girl, you're very beautiful!"

But an hour later he stood in the window of his room in the Bear, and he held a letter in his hand. The window looked east towards the head of the valley, where the beautiful three-peaked Wetterhorn rose magnificently to the skies pink and blue and pale gold in the sunset which had long since left the valley.

"Dolly, Dolly!" said young Catherwood to the open letter.

And, after a time——

"Oh, you blackguard!" But that, probably, didn't mean Dolly.

At *table d'hote* Lady Feltham attacked him.

"Do you know where there's any edelweiss?" she demanded. "It's rather late for it. I promised mother to send her some edelweiss that I'd picked with my own pretty hands. The poor old dear has the idea that it grows only at the summit of the most inaccessible peaks. No, I mustn't buy it. I must pluck it."

"There used to be plenty of it on the slopes of the Mettenberg," said young Catherwood, "above the Baregg. I dare say it still grows there. Yes, of course, it's late. The tourists will have picked all that was accessible last month. I'll ask the Kaufmanns this evening, and, if there's any to be found, we'll have a maying party—in September—tomorrow, all of us."

The Kaufmanns, in mild wonder, said there was still plenty of edelweiss on the Mettenberg, and the "maying party in September" set out early the next morning. They walked up the footpath to the Baregg Chalet, a matter of an hour and a half, and, after a rest there, put on the ropes—Miss Arbuthnot with Catherwood, and Lady Feltham between her husband and Captain Hartlay.

Now, hunting edelweiss on the Mettenberg is hardly proper mountain-climbing, but neither is it child's play. It is scrambling about on steep grass-slopes at a height of from two to three thousand feet above the Grindelwald Valley, and a slip or a fall would be quite as disastrous as if one were a mile higher up on the Schreckhorn, which looms above. Moreover, these grass-slopes are dry and terribly slippery.

After half an hour, Catherwood and Miss Arbuthnot halted, breathless, on a bit of level rock and sat down to rest. The girl had a handful of the furry little edelweiss-blossoms safe in her knapsack, and Catherwood as many more in one of his pockets.

"Where are the Felthams and Hartlay?" she asked.

"Around that bit of an *epaule*, I think," said the girl. "I saw them not far away just as we turned. They're working in this direction."

Young Catherwood laid down his axe and stretched his stiffened legs out before him, for this careful creeping about on grass-slopes cramps the muscles cruelly.

"We might wait here a bit till they come," he said. "It'll give us a chance to get our breath." He turned, smiling, to the girl beside him.

"Fagged?" he asked.

"No," said she. "Oh, no, not at all. I'm not sure that I enjoy being ordered about, though," she added resentfully.

Young Catherwood laughed aloud.

"Have I ordered you about?" said he. "I didn't know. Ah, well, someone must give orders in this sort of thing."

"I don't think I like it," said the girl, frowning. And she looked at him with a certain new and half-troubled interest.

"You're—you're different up here, somehow," she said at last. "I don't believe I know you."

Young Catherwood laughed again with an amused tolerance. Her words conveyed nothing to him beyond a rather childish petulance at taking unaccustomed orders, but he felt vaguely that "up here," as the girl had said, there *was* a difference. He felt a certain fine elation, a freedom as of release from something cloying. He felt curiously strong and calm and sure, and he was dimly conscious that, for the hour at least, the girl beside him had none of her old power, none of her queer, hypnotic control of his mind. He was his own man. He looked down at her with the same cheery friendliness that would have been in his eyes and smile if Lord Feltham or Captain Hartlay had sat there. It was as if sex had no meaning at this height from things earthly.

The girl turned a bit impatiently away and leaned forward, looking down into the gulf below.

"There would be a fine leap," said she, "if one were tired of things—nearly three thousand feet, isn't it?"

The valley lay spread out beneath them like a colored map. They could see the stream, a very tiny thread, and the village straggling along beside it, with the sawmill and the church and the hotels; and, down still farther, the railway. A train was crawling up from Burglauenen. Far over beyond the valley the Faulhorn range twisted, low and black and squat. From somewhere near at hand—the Baregg probably—an Alpine horn sang, thin and faint and sweet in that high air. It was the only sound that could be heard. Mountains are wrapped in stillness.

"There's a beautiful cluster of edelweiss," said the girl, "down on the edge of that bit of a terrace below us. Do you see? It's finer than anything we have. Do you think you could get it? I'm afraid I daren't try. It's not more than a dozen feet from here."

"I see," said young Catherwood. "Oh, yes, I can get it, I think, if you're careful with the rope. I must leave the axe behind; it would be no use there. Sit like this and brace your feet well. So! Now, pay out the rope slowly—no, both hands! Keep it taut always. Don't let it slacken. So!"

He made his way slowly down the steep bit of turf, planting his spiked boots with care, and the girl payed out the rope, bit by bit, as he had told her, and finally held him fast when he had reached the edge of the little terrace where the flowers grew. He plucked them swiftly with both hands and stuffed them into the pockets of his jacket. Then he called out to the girl and turned to make his way back. What followed came so quickly that it was over in a flash. The rope at his waist tugged for a moment, then Miss Arbuthnot, above him, screamed twice, and it slackened with a run. Young Catherwood threw himself upon his face and caught at the turf, but his fingers tore through it, and in an instant he was over the edge of the terrace, swinging free, and striking from time to time against the precipitous wall behind him.

He had a moment's swift realization of what had happened. The girl had somehow lost her hold on the rope, and, with his weight at its end, it had run through her fingers till it was all out. It held, though. He could see that. He was not dragging her down with him. She must be well braced, and she was large and strong.

Then, curiously, after this had gone through his mind in one swift, lightning flash, it went from him utterly, and the colored map spread out below, with its wall of distant mountains, blurred away from his eyes, and he saw a girl sitting beside a tea-table on a green lawn which sloped to a river.

The picture was so unexpected that he felt a sort of mild wonder over it, despite its odd reality. He found himself thinking how very strange it was that Dolly should come to him at such a time—very strange, but very sweet. It was, somehow, as if there were two of him; one who watched a very beautiful young girl beside an English tea-table—watched her so deliberately, with such leisure, that he could have told every detail of her dress, could have named everything on the tea-table—the other who swung over a precipice at the end of a rope, and wondered dully at the man beside him.

Strangely, he had—this second man at the rope's end—no hope that he was to be saved. He was quietly and calmly certain that in a moment he was to die, but the fact roused in him absolutely no fear. He wondered, in his dull, apathetic fashion, how the girl on the terrace above was faring, but he felt no concern for her. He was as certain that she was safe as that he himself was to die. Chiefly he was interested in the other man, who watched another girl beside a tea-table.

She was in something white, the girl—white, with little sprigs of flowers, and there were roses at her breast. She had finished a cup of tea and was nibbling sweet biscuits and tossing bits of them to a suppliant Persian cat—also in white. A nice, gentle, little, old lady, in a cap, rose from her chair across the table and strolled down the lawn towards the river, and the girl, so soon as she was alone, pulled out from the bosom of her gown an old and shabby letter and began to read it.

The man who watched stretched out his hands—or thought he did so—and he thought he called—

"Dolly! Dolly!" Probably his lips did form the words.

But just then the rope gave way very suddenly, and the man fell, turning and twisting, to a second terrace beneath, and rolled a short way down that, and fell again.

* * * * * *

There was a darkened room filled with the smell of liniments and drugs. There was a fierce, burning pain in one's head, and there were lowered voices that came and went. This endured for several months—or so it seemed. Really, it was a day and a night. Then there was a morning, with proper light, and Captain Hartlay reading a book beside the window. The room appeared to be Catherwood's old room in the Bear. The pain in one's head was much better. It waked only when one moved.

"Ah!" said Hartlay cheerily, and came over to the bed. "Pretty fit?"

"Hurt much?" whispered young Catherwood.

"Lord, no!" said the other man. "Crack on head—nothing broken. D'you remember?"

Young Catherwood considered.

"Oh, yes!" said he weakly. "The rope parted.'

"Yes," said Captain Hartlay briefly ,and turned away. "Yes, the rope parted." But something in its tone made young Catherwood's eyes sharpen. He walked backwards and forwards across the room twice or three times, scowling. Then he went to a corner and came back with a bit of rope, which he laid across the bed.

"I've a certain amount of chivalry in me," he said grimly, "but I'd like you to have a look at that. It's better for you to know, I think—better for several people. What?"

Young Catherwood took the end of the rope in a shaking hand, and a dull flush went up over his cheeks and died again, leaving him very white.

"This was cut," said he.

"Exactly," said the other man looking out of the window.

"Was there——" began young Catherwood, and stopped to moisten his lips. "Was there any—excuse? Was she in—in danger? Was I dragging her after me?" He spoke almost in the tone of one who pleads.

Captain Hartlay, still looking out of the window, shook his head.

Then, after a long time—

"Will you give me," said young Catherwood, "a certain letter, with an English stamp, that you'll find on the table yonder?"

"You oughtn't to read, Tommy," said the other man. "Your head's not good enough yet."

"I'm not going to read it," said young Catherwood. I just want to hold—I just want it."

After another long time—

"How long before I'll be about?"

"Oh, a couple of days." said Hartlay.

"I'm off for home so soon as I can crawl," said young Catherwood; and when Hartlay was gone he said—

"Dolly, Dolly!"

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THE SUBJECT FOR ARBITRATION BEFORE THE HAGUE TRIBUNAL.

Cleaning codfish on a Cape Ann wharf, Gloucester, Mass., from the Newfoundland fisheries.

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Menelik, the famous King of Abyssinia, who has been reported several times within the last two months to be dead. It is stated that for political reasons his death is being kept secret. It is well known that England, France and Italy have manifested extreme friendship towards the King, and that his death may cause friction in that sphere.

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SECTION 2. PAGES 17 TO 32

TORONTO SATURDAY NIGHT.

WOMEN'S SECTION

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THE OTHER PAGE

IT is probably safe to say that everyone is superstitious to some degree although it is equally certain that no an irate individual would indignantly deny he had any such weakness himself although admitting the charge in behalf of humanity at large.

To tell the truth there is nearly always something which one feels is lucky or unlucky as the case may be, something which one should or should not do and which being done or left undone brings either a sigh of satisfaction or a little shiver of apprehension with it. The very simple things give rise to this uncomfortable feeling that one has dared to defy the god of ill luck, and sometimes it is engendered by nothing more fearsome than seeing a pin pointing the wrong way or by walking under a ladder instead of around it. Lots of people carry lucky charms while just as many have their lucky days. Most of us are tarred with the same brush in this matter, but only a few of us are honest enough to admit it. Usually it is regarded as an evidence of weak-mindedness and something to be kept to oneself.

In England when people have in their possession anything which they fancy is ill-omened they promptly bestow it upon the British Museum which has obtained many minor objects of interest in this way and only the other day a man gave to the Museum an antique ring which he believed prevented him from winning at Bridge.

Everyone is more or less acquainted with the story of the Egyptian mummy case which has brought misfortune and death to practically all who have been associated with it since its removal from its original resting place. When it has not been busy falling on the men who moved it, it has contrived to work woe in some other direction until even in the British Museum it is regarded with horror by some of the attendants who keep as far away from it as possible. Such a well authenticated train of disaster has followed its movements since it was brought to England that people are justified in thinking there is something more than mere coincidence in the matter.

Now, from England, comes a creepy story of a rector in a sleepy corner of the country who owns two Indian idols believed to be over two thousand years old and which his father picked out of some loot when he was a young officer serving in India. The rector says his father was always unlucky and that since the idols came into his own possession fate seems to have put the double cross on him. The members of an Indian religious society have been trying to recover the idols and it seems that each time they send a warning to the family possessing them somebody dies, or gets ill, or does something totally unexpected and unnecessarily uncomfortable. Anyway the idols are to be restored to India and their present owner won't really rest until they are on their way.

Imagination plays a tremendously important part in our well-being and consequently there is some excuse for the people who put their faith in "Williamkins" and other whimsicalities in the sure and certain belief that they will keep off harm or prove an antidote to it.

⁂

IT looks as if Lady Constance Lytton had stolen a march on the authorities who preside over the destiny of the imprisoned suffragettes. Some time ago she was arrested and sent to prison, and was promptly given her freedom. Lady Constance protested against being treated differently to her companions who were arrested at the same time as herself, and declared she had only been set free because she had a title. This was indignantly denied, and it was stated that she had received her freedom because she had a weak heart and couldn't stand imprisonment.

In order to prove that she was right in her contention that it was her social position which kept her out of prison, Lady Constance donned a working woman's clothes and calmly proceeded to break a jail window in Liverpool. She was arrested, and under the name of Jane Wharton received a sentence of two weeks. In this case apparently no one discovered anything wrong with her heart. Since being sentenced she has deliberately starved herself, and has submitted to forcible feeding in order to prove that in the former case it was not her weak heart but "Liberal snobbishness" which prevented her serving her term. Her identity was learned after she had served part of her sentence and she was again released from prison before her term was completed.

Whatever one may think of the militant tactics, it is impossible to deny that they include some very clever moves, and that anyone who wants to get ahead of the suffragette generals will not only have to get up early in the morning, but possibly sit up all night in order to have a chance of success.

⁂

USUALLY when people get married some kind friend of the bride, after showering congratulations upon the departing pair, murmurs confidentially to some one equally devoted to the lady in question, "I wonder what she ever saw in him." Meanwhile the bachelor companions of the groom are not idle and they are thinking, if they are not saying, practically the same thing only with the groom in the role of the person whose taste is open to question.

Nobody ever knows just what quality in one person appeals to another, and while oddities and peculiarities are attractive to quite a number of people there is little chance of many agreeing with Mrs. Mary Duffy's view of what constitutes a good husband. Mrs. Duffy lives in Chicago and not long ago the neighbors got tired of asking why she married Mr. Duffy and had that gentleman arrested for beating her. Naturally the case came up in Court, but to everyone's surprise—except those who know how a woman will stand up for her own—Mrs. Duffy was a witness for the defence. Mrs. Duffy's viewpoint proved to be peculiar, for she told the judge the only proof a woman needed of her husband's love for her was some such gentle and loving attention as an occasional thrashing. And Mrs. Duffy argued it out this way. If Mr. Duffy didn't knock her about he was showing less interest in her than usual, and if a man showed less interest than usual in his lawfully wedded wife, then he must be thinking too much about some other woman, therefore, Mrs. Duffy believed that the weight of Mr. Duffy's fist was a sure sign that he was a true and loving husband.

Mrs. Duffy put her argument so strongly in pleading for Mr. Duffy's release that he was discharged. And one hopes that Mr. Duffy takes every possible opportunity of convincing Mrs. Duffy that he still loves her. But in spite of Mrs. Duffy's wish to be so convinced any other man trying the Duffy methods in his own menage is likely to get into trouble for Mrs. Duffy, of Chicago, does not voice the popular view.

⁂

ALL sorts of tricks have been tried with a view to making women wear reasonable sized headgear, but so far they have failed to respond, and think nothing of donning hats which are as big around as cart wheels and not any more ornamental. At last, however, it looks as if chance, rather than intention, might assist in making women see reason, and it is quite possible that the milliners themselves will take a hand in consigning the over-big hat to oblivion.

To be quite frank it is proving an expensive commodity to move. In Chicago the other day at the Interstate Commerce Commission Inquiry it was stated that the cost of transporting millinery had gone up tremendously in the last few years. Where once it was possible to get from 500 to 1000 hats in a car, an expert testified that now it was necessary to take off the double doors in order to get even one in. As the size of hats increased, so naturally did the amount asked for their transportation, and now they are no longer charged for by the pound but by bulk. This being the case, if some compromise is not speedily reached the chances are in favor of the return to Chicago of the fashion of the small hat, and it is possible that the pork-pie kind and the French sailor will be recommended generally in the near future, by American milliners to their patrons.

Of such queer circumstances are fashions born, and yet women keep on being their slaves without a thought of emancipation.

⁂

AN episode in Ruskin's life is recalled by the statement emanating from New York that Carl Jorn has decided to endow his wife with a fortune and assist her to marry another man. As usual in such cases the situation has arisen over a difference of tastes and temperaments, the wife being a domestic sort of person who loves a quiet, peaceful home, undisturbed by outside influences. It seems she didn't understand her husband's absorption in his work and objected to the time he spent in study and when finally he came to America to fill an engagement the break occurred. As often happens under such circumstances, especially where the wife regards herself as misunderstood, Mrs. Jorn has since learned to love another—a Berlin physician who has but a small income being the new object of her affection. In order to "be off with the old love before she was on with the new," Mrs. Jorn came to America to arrange her affairs with the result that her husband has settled $25,000 on her and will give her an income of $1,000 until she is able to marry the man of her second choice.

In the rearrangement of the Jorn domestic affairs there has been no scandal and the German tenor is emphatic in the statement that his wife is not in any way to blame. Evidently the separation and the final readjustment must be regarded as one of those things which simply have to be. But the generous attitude of the husband is one which is rather unusual in New York where alimony is never voluntarily given up by the injured party in a divorce suit. It's only now and again that such things happen in life and in this case Jorn will not even have his children to comfort him as he has made ample provision for their welfare and will leave them in their mother's care.

Of course there are lots of people who will disapprove of the attitude taken by the tenor and his wife, many who will point out that a woman's duty is at her husband's side—and all that sort of thing which most of us preach until the question comes home to ourselves or to some one dear to us. But—well there are others who will think the tenor has done a heroic thing in giving up the wife he is fond of in order that she may be happy. And there are still others who will not blame the wife for seizing the chance of happiness that is held out to her.

⁂

ONE hears a good deal, especially in the United States, of the "unwritten law" and thanks to its acceptance many tragedies have occurred which might have been averted. Affording an avenue of escape to many a murderer it has also made possible the dealing out of swift justice to men who have deserved all that happened to them at the hands of some husband or brother.

Justification for murder is hard to prove, but occasionally instead of bringing all the machinery of the law into force to proclaim his innocence a man stands up before judge and jury and pleads that he had right on his side when he did his enemy to death. In Wilkesbarre, Pa., Michael Baab has been found guilty of killing another man, and killing him because of his own wife. The story is sordid enough but there is an element of novelty in it which makes it of unusual interest. Michael Baab has a wife and she confided to him that an amateur hypnotist had acquired a powerful influence over her and begged him to save her from its effect. Baab took the only measure which he thought would be thoroughly effectual and went gunning for the hypnotist. When he returned from his expedition it was necessary to hold an inquest on the object of his search. Baab took full responsibility for the deed and when brought to trial pleaded guilty of murder in the second degree.

Baab's attitude seems to have been that of one who feels he has done a thoroughly justifiable deed and one as little to be censured as is that of a fox terrier which puts a quietus to one of its hereditary foes. It's impossible to define just how far a man is morally justified in taking the law into his own hands for no man would undertake to kill another unless he thought he had a good reason—and his judgment might be warped. The wise, if not the heroic way, seems to be for the husband whose wife tells him a story about a hypnotist—for all men are hypnotists on these occasions—is to proceed against the offender legally instead of physically. It may be less satisfactory at the moment but it's apt to pay better in the long run.

⁂

CARRIE NATION recently on her journey through the West reached Butte, Montana, and in that city met her match if not her superior.

What to do with Carrie has bothered lots of men lots of times, but hitherto her somewhat "suffragettish" methods have been leniently dealt with in the United States, where it's not considered just the thing to use more force than is necessary in arresting a woman of her sort, no matter what may be the fashion in London.

When Carrie reached Butte she started out on her usual round of trouble-making, and finally in a dance-hall found more than she expected. Followed by a large and curious crowd, Mrs. Nation entered the premises devoted to amusing a certain section of the Butte public, and immediately began to denounce most vigorously a picture which failed to come up to her standards of art or modesty. In her wrath the reformer made a gesture which might be interpreted as boding no good to the work of art in question. When Carrie did that she invited her "finish," and about two seconds afterwards, and for the first time in her career found herself really up against it. Carrie had reckoned without her hostess for the proprietor of that dance-hall was a woman and apparently she regarded that picture as the apple of her eye. Without waiting to issue any warning she took a hand in the proceedings and landed on Carrie. While administering a vigorous verbal lashing she also went for Carrie bodily and in one round did more to teach that mischief-making person to mind her own business than anyone else has done since her career of notoriety began.

When the crowd finally pulled the irate art connoisseur away from the temperance expert the battle seemed a draw. Carrie was scratched and Carrie was bonnetless and her antagonist wasn't much better, but Carrie had evidently learned the foolishness of scrapping with her own sex.

⁂

THE point of view makes all the difference. In New York no one objects very strenuously to the draft-inviting costume that figure more or less prominently in many musical shows where the chorus girl is in evidence. It is quite another matter, however, when a small boy of four goes about the streets in Greek dress, and shocking to relate, without any stockings. They set great faith by hosiery in New York and in many a stage production it plays the star part. Consequently it is easy to imagine the stern disapproval with which the uncovered legs of a small boy would be regarded. The child in question, Menalkas Duncan, is a nephew of Isadora Duncan, the dancer, and his mother, being a Greek has a natural fondness for seeing the little chap wear Greek dress. As both his parents also wear Greek costume they are apparently only treating him as they treat themselves. However, the other day in New York, little Menalkas was taken for a walk and as the breezes were not exactly balmy his little legs soon grew red and mottled, and even prickly with "goose flesh." The natural sequel was his arrest by a policeman who thought he was being ill-treated. The papa and mama of Menalkas appeared in Court and proved that the child had never been ill in his life. The result was the discharge of the child, but the chances are that in future his legs will be shrouded in stockings and gaiters and boots, unless the Duncan family find it convenient to return at once to their home near Athens where they can live the simple life undisturbed by policemen who know nothing of classic dress, or Greek art, and who lose sight of the æsthetic while attending to practical details.

⁂

THE woman magistrate may be expected next. A Parisian, Mme. Grumberg who is a successful lawyer, has decided that it is about time such plums were placed within reach of her sex, and has made up her mind to get one if possible. She contends that there is nothing in the code to prevent a woman acting in that capacity. Her contention seems to be borne out by the fact that another woman, an advocate, recently was called on in France to take the place of an absent judge. Mme. Grumberg insists that if a woman is fitted to take the place of a magistrate temporarily, she is properly equipped to fill such an appointment on her own account. With women on the Bench and at the Bar it looks as if few professions would remain closed to them in the future. In the past few years the progresss women have made is really marvellous and it is difficult to believe that there are still many women living who remember the time when it was considered a disgrace for a woman to appear as a public speaker especially when men took a share in the proceedings.

⁂

ONE feels there must be a general turn over taking place in New England graveyards now that that enemy of energetic action, the hook worm has been discovered within the sacred zone devoted to Puritan ancestry, hard work and pie. And a woman is the first victim. She is now undergoing treatment in a hospital in Springfield, Mass., and it is hoped that she will be speedily cured. As she has never been south the discovery of the cause of her illness has led physicians to believe that sporadic cases may exist in New England, which have in the past been treated as anæmia or some other trouble.

But whatever the cause of her illness it will be "bitter, bitter," for many a New Englander to discover that a diet of doughnuts, flapjacks and pie no longer can be guaranteed to build up a constitution that will defy the ravages of such a "pore white trash" disease as that to the eradication of which Mr. Rockefeller gave his last big contribution.

Madame

MRS. MARCIL,

Wife of the Hon. Charles Marcil, Speaker of the Canadian House of Commons.

TORONTO SOCIETY

A VERY happy little tea-party gathered at the Grand Union Hotel on Wednesday evening, Jan. 26th, to bid farewell to Mrs. and Mr. J. D. Yeatman on their departure for St. John's, N.B., en route for Hereford, England, where they will spend their honeymoon. The happy pair left by the 10 p.m. train amid showers of good wishes from their friends.

On Shrove Tuesday, at 4 o'clock punctually, a musicale will be held by Mrs. T. B. Richardson and friends, in the R. S. Williams Recital Hall, Yonge street, in aid of the Infant's Home, 21 St. Mary street. This is an invitation recital, but contributions for the little ones will be received at the hall. A group of fine little babies both white and colored, adorns the programme, and the heart resisting their appeal must be indeed stony.

Mrs. R. C. Gough, of Crescent road, will receive next Monday and not again until Easter.

Trinity College was *en fete* last Thursday (27th) for the Annual Conversazione which came off with much success. Over three hundred guests were at the dance, and the patronesses receiving were Mrs. Chas. Fleming, sister of the Provost, and Mrs. Lloyd, wife of the vice-Provost. During the evening, the Provost and Mrs. Fleming kept the usual "open house" for their friends in the Provost's library, where, on all sides, are valuable volumes, charming pictures and photographs of foreign and English objects of art and beautiful scenery, some fine views of Cambridge, the Provost's college city, and where, in the cosy, home like atmosphere, one always enjoys a half hour away from the dance and music in Convocation Hall. There were several visitors from out of town, and some of the St. Hilda girls, and among girls in their first season were Miss Violet Heward, Miss Clare Denison, Miss Marjorie Horrocks, Miss Gladys Armstrong, Miss Ondine Pangman, Miss Dorothy Massey, Miss Winnifred Cross, Miss Edith Wilson, the Misses Alley, Miss Gretchen Kelly, and a great many of more experienced belles, including many of the prettiest of last season and the previous season's vintage. Among those chaperoned by Mrs. Fleming was pretty Miss Caroline Wood, in cloth of gold. Supper was served in Commons, and here and there a gallant student had a special refection in his quarters in Paradise Alley—or one of the adjacent corridors, though these "den-parties" are not so universal as they used to be.

LADY MILBANKE.

A clever and charming woman, Lady Milbanke, is the daughter of Lieutenant-Colonel the Hon. Charles Frederick Crichton, and her marriage to Sir John Peniston Milbanke took place in 1900.

The High Park Golf Club dance on Thursday of last week in the King Edward, was as usual most enjoyable, these gay gatherings always including many intimate friends, over whom Mr. and Mrs. Kammerer cast the sunshine of a particularly genial hospitality being the ideal hosts of this annual dance. Mr. and Mrs. Richard Donald, the secretary, and his wife, assisted them in receiving in the banquet hall and both President and Secretary did everything to make the evening enjoyable. Supper was served in the banquet hall at eleven o'clock, and as both supper, music and floor were of the highest excellence the guests were very well entertained.

Wilson Masonic Lodge held its annual At Home last night in the Temple Building ball room. The Q.O.R. orchestra gave a good programme of rattling dance music.

Madame Bivert will give a "Causerie et Declamation Musicale in Conservatory Lecture Hall, on Monday, Feb. 21, at 8.15 p.m. The first part will be selections from L'Avare, et le Medicin malgre lui de Moliere. Selctions from Voltairies tragedies will form the second part of the programme. There will be also several musical numbers. The patrons are Lady Moss, Lady Edgar, Miss Knox, Prof. Hutton, M. and Mde. Rochereau de la Sabliere, Professor de Champ and Prof. and Mrs. Ramsay Wright. Lovers and students of French will mark the date and not miss the causerie by clever Madame Bivert.

Mrs. Palgrave Turner, of London, Eng., mother of Miss Palgrave Turner, contralto, of the Liza Lehmann Co., has been visiting her nephew, Mr. H. F. Strickland, 53 McLean ave., Balmy Beach, and last week left for Peterboro to visit her mother, Mrs. Morgan, who celebrated her 90th birthday on Saturday. Mrs. Turner has many friends in Toronto and hopes to pay a return visit before returning to England with her daughter.

Mrs. Edward O. Taylor received for the first time last week in her new home, 244 St. George street, formerly the residence of the late Mr. Charles Boeckh. Mrs. and Miss Taylor received in the drawing room, which was decorated with Killarney roses and lily of the valley. Tea was served in the dining room (where the beautiful mural decorations by George A. Reid have always been such an attraction), on a table shining with a profusion of daffodils and amber-shaded lights. Mrs. Bedlington and Mrs. S. Y. Moore presided over the tea and coffee trays, and Miss Abbie Pearson, the Misses Somerville, and Miss Mildred McDonald looked after the visitors.

On Friday evening a number of the intimate friends of Mr. and Mrs. George Sweeny entertained them at McConkey's, when a very pleasant dance and excellent supper were arranged. Despite the hoodoo associated with the number 23, I am informed that 23 men and 23 ladies comprised the party entertaining Mr. and Mrs. Sweeny.

On Wednesday afternoon, Mrs. Harry Brock asked some friends to meet the Misses Alter of Cincinnati, who are in town for the Mendelssohn Choir concerts. On Thursday Miss Maud Arthurs Weir had a tea for them at the King Edward.

Mr. John Kay had the misfortune to break his arm while tobogganing the other afternoon.

Mrs. Walter Massey gave a large reception on Tuesday afternoon at Auburndale, the family residence in Jarvis street to present her daughter, Miss Ruth Massey, whose debut has been allayed for a couple of seasons by family bereavements. The hostess received in the drawing room in a rich black gown, and her daughter was in white satin, veiled in figured net, with pearls, and carried a sheaf of fragrant red carnations. An unusually beautiful and rare tribute of flowers from her friends was arranged near by, and in all the fine salons were many exquisite blooms, white lilies in the drawing room, Richmond roses in the music room, and daffodils in the library. The tea-table was quite the most distinguished of the season. In the centre a gold and crystal vase wreathed with smilax and several feet high was topped with a shower of hundreds of pink roses, and about the table were set small Empire baskets filled with pink sweet peas and lily of the valley. The pretty girls waiting on the guests had large corsage bouquets of pink roses and lily of the valley, whose fragrance filled the room. Among them were Miss Rita Ellis, Miss Joy Denton, Miss Grace Macpherson, Miss Isabel Clark, Miss Clara Flavelle, and Miss Pringle. Mrs. Grace Carter Merry, in a beautiful heavy white lace costume, assisted with one or two other matrons. An orchestra played in the conservatory, and there were hundreds of guests, some of them being Mrs. Carlyle, Miss Carlyle, Mrs. G. P. Reid, Miss Edna Reid, Mrs. McLeod, the Misses Charlo and Bella McLeod, Mrs. J. E. Elliott, Mrs. Eaton, Mrs. Clark, Miss Taylor of Florsheim, Mrs. Jerrold Ball, Miss Aikins, Mrs. W. H. B. Aikins, Mrs. Sylvester, Mrs. Wyld, Mrs. Campbell Macdonald, Mrs. and Miss Blewett, Mrs. W. Barrett, Mrs. Crawford Brown, Mrs. and Miss Robins, Mrs. Treble and Miss Marguerite Cotton, Mrs. Burwash, Mrs. and Miss Warnock, Miss Knox, Miss Wood, Mrs. J. B. Hall, Mrs. Gurney and Mrs. Sanford Evans, Miss Cornelia Heintzmann. Miss Somerville of Atherly, Mrs. and Miss Merry, the Misses Ellis, Mrs. Chandler, Mrs. Amy, Mrs. Chester Massey, Mrs. and Miss Sweetnam, and Mrs. and Miss Haney.

Mr. and Mrs. Strachan Johnston gave a delightful dance at their newly done over home in Dale avenue, Rosedale, at which many of their married friends were present, with a bright contingent from the young set. Mrs. John Wright and Mrs. Cecil Gibson, sisters of the hostess, assisted in entertaining, and about eleven a delicious supper was served, the table being very handsomely decorated with orchids. Refreshments were served in the sun parlor, and the dance was enjoyed in the drawing room. Some of the family party were Mr. and Mrs. Ernest Wright, Mr. and Miss Marion Gibson, Miss Phyllis Moffatt, Messrs. Wright, Mr. and Mrs. Johnston, and others included Mr. J. K. Osborne, Mr. and Mrs. H. C. Osborne, Mr. and Mrs. Ewart Osborne, Mr. and Mrs. D. W. Alexander, Mr. and Mrs. Suydam, Mr. and Mrs. Bertie Cassels, Mr. and Mrs. Scott Waldie, Mr. and Mrs. Mulock Boultbee, Colonel and Mrs. Maclean, Mr. and Mrs. John Lyle, Mr. and Mrs. McMurray, Mr. and Mrs. Burritt, Miss Brouse.

Mrs. Caldwell gave a large dance at McConkey's on Tuesday night, the date also celebrating the anniversary of charming Miss Bessie Caldwell, who received many birthday good wishes. Three of the daughters of the hostess who are "out," and one yet a school girl, with a couple of sons, formed the family party, and with the exception of Mr. and Mrs. Arthur Jarvis and Mrs. Ewart Osborne, the company included only the unmarried friends of the Misses Caldwell. It was not a crush, but just enough to make dancing thoroughly enjoyable. Mrs. Caldwell received in a handsome black gown touched with gold, and a beautiful cream silk Spanish lace shawl to throw over the shoulders, against the breezes which often make sad the most inured chaperone. The large orchestra played splendidly, and the most graceful dancers in town enjoyed it. Supper was served about half-past eleven in the Palm room, which comfortably held the gay party, and during supper the Hungarian band came down and played most beautifully at the entrance to the supper room, much to the delight of music lovers. The decorations of the tables were carried out in bright red carnations and ferns. Among those at this very pleasant dance were Miss Blackstock and her guest, Miss Dow; Mr. and Miss Gooderham of Deancroft, Miss Edna Reid, Mr. and Miss Somerville of Atherly, Miss Helen Blake, Messrs. and Miss Rathbun, Miss Marjorie Rathbun, the Misses Crowther, the Misses Braithwaite, the Misses Cross, Miss Suzanne Mara, Mr. McMurray, Miss Gwynn of Dundas, Mr. Beverley Robinson, Miss Norah Gwynn, Miss Frou LeMesurier, the Misses Brough, Mr. Kern, Mr. W. Greening, Mr. Bob Sinclair, Miss Kemp of Castle Frank, the Misses Haney, Miss Marjorie Brouse, Miss Aileen Robertson, Mr. Macdougall, Dr. Mackenzie, Miss Joyce Macdougall, Miss V. Heward, Mr. Victor Heron, Mr. and Miss Fellowes, Miss Jessie McMurrich, Miss Gladys McMurrich, Miss Clare Denison, Mr. Sniveley, Mr. George Alexander, Dr. Boyd, Miss Edith Kay, Miss Garrow, Mr. Ridout, Miss Amy Saunders, and many others, the guests numbering nearly two hundred.

Miss Muriel Jarvis has been persuaded to prolong her visit in Ottawa, and has been much missed at the various gay doings here recently.

Mrs. Frank Morgan gave a very jolly tea on Wednesday, where, in spite of the snow flurry, many good friends and pleasant people turned up. Mrs. Morgan and her sister-in-law received in the drawing room, and a charming tea-table in the dining room, decorated with an immense ribbon-wreathed basket of daffodils, was waited on by some pretty young girls. There were just enough guests to make it pleasant, and an orchestra played, in a corner of the hall, all the newest favorites. Mrs. Morgan, always the most frank and cordial of hostesses, made everyone feel very welcome.

Mrs. Miller Lash gave a huge tea to between three and four hundred of her friends on Wednesday afternoon in her fine new home, 60 Lowther avenue. It was rather a crush until six o'clock, by which time late comers from one of the other teas or bridges found themselves just in good time for an enjoyable half-hour. Mrs. Lash looked very well in a pale blue gown, with white lace and a few handsome jewels. Her sister assisted in the drawing room and in the tea-room, where a beautiful mahogany table was set with lace doyleys and every dainty, and decorated with Richmond roses and lily of the valley, a bevy of pretty girls were in attendance. Miss Marjorie Fellows, in a very becoming pink gown, was one of the waitresses looking very little as if she had been dancing late the previous evening. The bonnie brides, Mrs. John and Mrs. Zeb Lash, were both at the tea, and a very few of the guests were Lady Moss and Miss Adelaide Moss, Mrs. and the Misses Hedley, Mrs. McGregor Young, Mrs. Shirley Denison, Mrs. Leonard Boyd, Mrs. Elliott, Mrs. John and Mrs. Ernest Wright, Miss Boultbee, Mrs. Alfred Boultbee, Miss Sanderson, Mrs. and Miss Craigie, Mrs. Dwight Turner, Mrs. S. M. Jarvis, Mrs. Arthur Jarvis, Mrs. Laird, Mrs. Napier Keefer, Mrs. Rogers, Mrs. Harry Wright, Mrs. Lincoln Hunter, Mrs. Cattanach, Mrs. Alfred Cameron, Mrs. Bertie Cassels, Mrs. Jack Creelman, Mrs. Watt of Brantford, Mrs. John Jennings, Mrs. W. R. Johnston, Miss Kay, Miss Fiskin, Mrs. Tripp, Mrs. and Miss Chadwick, Mrs. L. Capreole, Mrs. Atkinson of Port Hope, Mrs. Melvin-Jones, Mrs. Crawford Brown, Mrs. W. Davidson, Mrs. Alex. Davidson, Mrs. Chillas, Miss Hatton, Mrs. Irish, Mrs. R. Scott.

The christening of the seventh son of Rev. Professor Muller, of Toronto University, was an event which gained interest from the honoring of a custom of the Fatherland by which the godfather of a seventh son is (in Berlin) the Kaiser, and in the different dukedoms or principalities the reigning head of the State. I believe it is the Duke of Mechlenburg and Strelitz who graciously intimated his acceptance of the position in this instance, and is godfather to the seventh little boy of the Muller family.

The Mendelssohn Choir concerts have occupied the evenings of the world and his wife this week, and Massey Hall has bulged with the crowds, and even then hundreds of would-be listeners have had to be refused. The visit of His Excellency and a party of titled folk from his house party at Rideau Hall gave even greater interest to some of the concerts, and their attendance and pleasure in the music was grateful to conductors and artists. People have been here from New York, Cleveland, Detroit, Chicago and even Quebec to hear the world-famous choir. Smaller cities wanted to send excursions of hundreds, but on applying for seats were disgusted to hear that there wasn't one to be had for love or money. Lord Lanesborough, who has taken the place of that perfect secretary, Sir John Hanbury Williams, is busy about the Musical and Dramatic Competition to be held here in April. The present holders of the trophy have not yet made an entry, but several Ontario companies have already done so. It behooves Toronto to make a special effort to keep the trophy so cleverly won last year.

Mrs. McLaren and Miss Elsie Thorold are at the Prince George.

Mrs. George Broughall, 96 St. George street, gave a most enjoyable tea on Tuesday afternoon. Miss Wallbridge, Miss Madge Davidson, and Miss Lottie Phillips were in charge of the tea-room. The decorations of flowers were very beautiful in all the rooms, and Mrs. Broughall gave her assistants corsage bouquets of Richmond roses. Mrs. Frank Mackelcan sang splendidly.

Mrs. Melvin-Jones' bridge parties on Monday and Tuesday were particularly enjoyed, and I have heard several of the guests saying so. Plenty of room, charming prizes and the daintiest of teas, with that tact and judgment in grouping the players which not every hostess possesses, have made these bridges most pleasant.

Mrs. Alfred Cameron is giving a tea this afternoon. Mrs. W. T. White is giving a tea next Thursday. Mrs. Henderson, Russell Hill road, is giving a tea to-day. Mrs. Fletcher Snider gave a bridge on Thursday for Mrs Champ of New York. The Misses MacMurtry gave a dance on Thursday, at their home, 276 Rusholme road. Mrs. Fletcher is giving a bridge-luncheon at McConkey's next Monday. Mrs. J. W. Beatty is giving bride parties next Monday and Tuesday. Mrs. Cruso gave a tea and bridge on Thursday. An ice-boat party was gotten up for Miss Eleanor Robson on Wednesday. Mrs. and Miss Lake returned from North Bend, Michigan, on Tuesday. Mr. and Mrs. Graham and Mrs. Graham Keller, St. George street, left for Southern California on Tuesday. Mrs. Theobald Coleman of Hamilton has had a severe attack of bronchitis, but is now convalescing at her house.

Mrs. Richard G. Baigent (formerly Miss Nellie O'Connor) held her first reception since her marriage, on Thursday afternoon, January 27, 1910, at her pretty new home, No. 1[illegible] Grace street, when she looked exceedingly well in a handsomely embroidered mauve silk, with pearl ornaments. Her mother, Mrs. O'Connor, received with her. The drawing room was artistically arranged with pretty vases of Windsor carnations; the dining room, which was presided over by Mrs. Albert E. Phillips, was decorated in yellow, with sunny daffodils and marguerites and yellow shaded lights arranged on a polished table, the centre-piece being of Irish lace. Miss Baigent, Miss Wickett, and Miss O'Connor were the assistants.

For St. Valentine's Day

THE time-honored custom of presenting gifts on St. Valentine's Day will be recognized more than ever this season.

Our Stationery Department is showing a most varied and exclusive assortment of dainty hand-colored Art Valentines, at prices as attractive as the goods are beautiful.

The prices range from 15c, 25c, 35c, 50c, up to $3.50.

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There are shades also for the Drawing Room, the Boudoir, the Writing Table, and the Den —a style for every surrounding and for every occasion.

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The Horse Show Committee have announced that the Show will be held in the Armouries from April 27 to 30 —four days and evenings.

Mrs. Edward Wheler, Crawford street, gave one of last week's enjoyable teas. Mrs. H. W. Jakeway assisted in the drawing room, and the tea-room was in charge of Mrs. H. Ellis, Mrs. Jack Russell, and an attractive group of girls.

The celebration of the German Emperor's 51st birthday was held with due *eclat* last Thursday (26th), and the German Lutheran Ladies' Aid had a kaffee-klatsch in the school house, while the German Club had a man's supper in the evening at their clubhouse in Church street. The birthday cake, with fifty-one candles, was brought in at the ladies' tea party, and German hymns were sung, the National Anthem and "Die Wacht am Rhein." The ladies wore their German national dress, and when the long tables were set and the happy party seated, it was a goodly sight indeed. Everyone had a perfectly lovely time.

Mrs. Fred Hammond (*nee* McParland, of Kingston) held her post-nuptial receptions on Thursday and yesterday at her home, 70 Lowther avenue.

The Toronto friends of Mr. and Mrs. Charles Archibald, of Halifax, will be sorry to hear of the death of their younger son, Mr. Brenton Archibald, at Montreal, a few days ago, the result of an operation for appendicitis. Mr. and Mrs. Archibald have been twice bereaved recently, their only daughter having been taken from them last year. Mr. Brenton Archibald was a brother of Dr. T. Archibald, of Toronto.

Mrs. Brown, of New York (Kathleen Taylor Massey), is visiting her sister, Mrs. Ross Gooderham, St. George street.

Mrs. Snelgrove is giving a tea on Monday for her daughter, Miss Edith's friends.

Mrs. Rudyard Boulton is up from New Brunswick on a visit to her husband's mother, Mrs. Henry J. Boulton, in Cluny avenue.

A very beautiful house dance was given on Friday of last week by Mrs. Byron E. Walker, for some of her daughter's friends. I hear that Miss Dorothy Walker is to spend some time in warmer latitudes, as she has not been quite strong of late. It needs a pretty sturdy constitution to keep up the round of amusements offered to the popular and attractive girl, and more than one is secretly glad that Lent is coming early this busy year.

Miss Miriam Sweeny returned from Ottawa last week. Mrs. Osler of Craigleigh, who has been visiting Mrs. R. L. Borden, returned from Ottawa last week. Mrs. Graham Campbell has been visiting Mrs. J. K. Kerr in the Speaker's Apartment, Parliament Buildings, Ottawa.

The engagement is announced of Miss Lily Sherwin, of Owen Sound, and Mr. Walter H. Lloyd, formerly of Merchants Bank, Kincardine, the marriage to take place very quietly on Wednesday, February 23.

Mrs. Wallace Barrett (Mina Flavelle) will receive at 77 Chestnut Park road, next Monday and Tuesday afternoons.

The marriage of Mr. W. Rein Wadsworth and Miss Mildred Jeffrey, of Montreal, will take place immediately after Easter.

MONTREAL SOCIETY

MONTREAL, FEB. 3, 1910.

MRS. SHELDON STEPHENS'S tea was the occasion of a very large gathering representative of Montreal society, in honor of the hostess's daughter-in-law, Mrs. Laurence de K. Stephens, a bride from south of the border. The rooms of their residence on Drummond street, with their many interesting art objects, were fragrant with flowers, the drawing room decorations of white lilac being particularly lovely. Mrs. Stephens, who possesses a charm distinctive of her Russian descent, looked handsome in a black gown embroidered in cut jet; and Mrs Laurence Stephens was in pastel blue. The table in the dining room was arranged artistically with American beauty roses, and Mrs. G. W. Stephens and Mrs. Campbell Macdougall poured the tea and coffee, while refreshments were handed round by Mrs. Hamilton Gault, Mrs. Jack Ross, Mrs. Donald Hingston, Miss Mabel Hickson, Miss Mary Hickson, Miss McLennan, and several other young ladies. A few of the many guests were: Lady Van Horne, Mrs. F. Stephen, Mrs. Reford, Lady Shaughnessy, Mrs. E. B. Greenshields, Mrs. Huntington, Mrs. R. C. Fisher, Mrs. Charles Meredith, Mrs. Shirley Ogilvie, Mrs. A. McKim, Mrs. Arthur Boyer, Mrs. Molson, Miss Parker, Mrs. Starkey, the Misses Allan, Mrs. Morse, Mrs. G. MacDougall, Miss Mitchell, and Lady Hickson. Mrs. Stephens entertained again at luncheon on Friday at the Mount Royal Club, the party, of about thirty ladies, including several of the recent brides. On Wednesday and Thursday of this week, Mrs. Laurence Stephens held her post-nuptial receptions at 221 Drummond street.

Miss Winifred Stanway had a bright little party last Friday evening for her cousin, Miss Edith Stanway, of Toronto, who was also one of the guests at a luncheon which Miss Helen Matthewson gave for ten or twelve girls at her mother's home on Drummond street. Miss Edith Shorey gave a small bridge party and tea on Friday afternoon. Another young hostess was Miss Irene Griffin, who entertained at a girls' luncheon for two visitors from out-of-town. The Misses McComb, Prince Arthur street, entertained informally at tea for their guest, Miss Carol Jarvis, of Toronto. Miss Isabel Rendell, Shuter street, who is leaving for Toronto to enter the Children's Hospital as a nurse-in-training, received her girl friends informally at a farewell tea one afternoon. Miss Lucy Stevenson, Drummond street, gave an evening card party of eight tables. Miss Blanche Gillmor, Dorchester street, had some girls in for tea to meet her guest, Miss Ruth Stevens, of Stanstead. Mrs. Gillmor presided at the tea-table for her daughter. Miss Mabel Sawyer, Western avenue, gave a bright tea on Saturday afternoon. Mrs. Sawyer, wearing a handsome gray satin gown with gray pearl bolero, received with her daughter, who was in white silk. Mrs. and Miss Sawyer only recently returned from a year in Italy and other parts of Europe, and there were many souvenirs of travel to interest the guests.

The Forest and Stream Club at Dorval was chosen for a delightful dinner dance a few nights since, the party going out by special train. Dinner was served at one large and several small tables, and afterwards the guests visited the conservatory which is unusually attractive for this time of year. An informal dance followed. In the party were Mr. and Mrs. Allan Mackenzie, Mr. and Mrs. Baumgarten, Miss Ilse Baumgarten, Mr. and Mrs. D. C. Macarow, Mr. and Mrs. Thornton Davidson, Miss Hays Mr. Hope Scott, Mr. B. M. Humble, Mr. and Mrs. M. B. Davis, Mr. and Mrs. F. E. Meredith and Miss Armorel Thomas, Miss Clouston, Miss Shaughnessy, Mr. B. McLennan, Mr. J. Angus, the Misses Hazel and Doris Allen, the Misses McLennan, Mr. and Mrs. Geo. W. Cook, and others, to the number of about sixty.

Lady Tilley has been the guest of Colonel and Mrs. Gordon for a few days, and Mr. L. P. D. Tilley was also in town from St. John, N.B., to see the cast of the monument to Sir Leonard Tilley, which Mr. Philippe Hebert, the Montreal sculptor, is just completing at his studio. The monument is to be erected in St. John in the autumn.

Dr. and Mrs. W. Harvey-Smith arrived from Winnipeg last week on a short visit to Mrs. Harvey-Smith's mother, Lady Galt. They are on their way to the West Indies, I believe, to stay some time at Nassau.

Many people, including both her personal friends and others who knew her less intimately, learned with sorrow of the death of Mrs. James McShane, at her home on University street, last Thursday morning. Up to the last few years, during which she has been a victim of inflammatory rheumatism, Mrs. McShane was one of the active women of Montreal, and was known for her many charities and kindly nature. At one time she was accounted the handsomest woman in Montreal, and—a more enduring fame— it is said she never had an unkind remark to make of anyone. The Hon. James McShane was at one time Minister of Public Works of Quebec, and again Mayor of Montreal, and in all his political life he had the devoted support of his wife. Mrs. McShane was of French parentage. A particularly distressing circumstance was that Mr. McShane was critically ill with pneumonia at the Hotel Dieu, and could not be with his wife for several days before she died. Her three daughters, Mrs. Tracy of Philadelphia, Mrs. Buckley of Albany, and Mrs. R. C. Barry of Montreal, were at her bedside.

Devotees and admirers of skating—and they are legion in this part of Canada—will doubtless throng the Arena on Monday evening, February 7, when the Earl Grey Skating Club will give an exhibition of fancy skating. A score or more of skaters from the Minto Club, Ottawa, are coming to take part in the event, and His Excellency the Governor-General and a party from Government House will be present. Lady Evelyn Grey is one of the skilful members of the Ottawa club. A feature of the carnival, which is sure to be an example of graceful skating, will be the Maypole dance, such as the French youths and maidens used to have in their merry-makings on the ice in the early days of the country. Some of the best skaters in the Earl Grey Club are practising for the dance. Those taking part are Miss V. Mudge (who recently took first prize in the competitive exhibition), Miss Beryl Wilson (winner of the second prize), Miss B. Macdougall, Miss Nora Prentice, Miss Gladys Maclean, Miss Iris Mudge, Miss Robertson (an out-of-town girl who is an expert on skates), Miss Jeanne Chevalier, Mr. Errol Hall, Mr. Dudley Oliver, Mr. Lindsay Hall, Mr. Alex. Wilson, Mr. Cecil Macdougall, Mr. Allan Richardson, Mr. Harold Cook, and Mr. Michalson.

Mrs. Hector Mackenzie has sold her brown-stone residence on Sherbrooke street, one of the handsomest homes in the city. Since the marriage of her younger daughter, Mrs. Lissant Beardmore, Mrs. Mackenzie has found the house rather large for her sole occupancy, and, too, I believe, she intends spending a good deal of the time in England and elsewhere abroad, as her daughter, Lady Allan, does of late years. Mrs. Beardmore, with her children, has been staying with her mother this winter while Mr. Beardmore is in Paris.

Mrs. John Carson, wife of Lieut.-Col. Carson, was the hostess at a very well attended and very enjoyable tea at her residence, Sherbrooke street west. Miss Olive Carson, whose marriage to Mr. Irving Rexford is arranged to take place in the spring, received with her mother. The flowers about the drawing room were pink tulips, and the tea-table, adorned with crimson roses, looked really lovely. Mrs. Campbell Stewart, Mrs. W. E. Nelson, Mrs. Rowat and Mrs. George Carson, looked after the serving of the refreshments, with the assistance of several young ladies. An orchestra in the library played during the reception.

The Misses Kathleen and Aileen Doherty (daughters of Mr. C. J. Doherty, M.P., for St. Anne's Division, Montreal, and ex-Judge of the Superior Court) had a very successful "coming out" tea, given by Mrs. Doherty on Thursday at her residence on Stanley street. The two debutantes, wearing dainty white gowns, received with their mother. In the tea-room, the polished table was artistically arranged with pink carnations, and reflected the light from candelabra softly shaded in pink. Mrs. Baumgarten, who is a summer neighbor of the hostess in their country homes at Ste. Agathe, and Mrs. Otto Donner, poured the tea and coffee.

The engagement is announced of Miss Kathryn Ruby Robb, daughter of Mr. and Mrs. W. Doig Robb, to Dr. C. M. Smeed, of Jefferson City, Missouri. Mr. W. D. Robb, who is superintendent of the G.T.R. shops, formerly lived in Belleville, removing here with his family three or four years ago.

At St. George's church a quiet wedding took place when Miss Gertrude Maye Skelton, daughter of Mr. and Mrs. F. Charles Skelton, was married to Mr. George Victor Motherwell, son of the Rev. Thomas Motherwell, rector of Stamford, Ont. The marriage ceremony was performed by the Rev. H. R. Stevenson, an old friend of the groom, and Mr. Illsley played the wedding marches. The bride, who was gowned in ivory-tinted satin, finished with hand embroidery, looked pretty and smiling, her face framed by a veil of old lace draped beneath a wreath of orange blossoms. She carried bridal roses. Her little sister, Hilda, was flower-girl, in white china silk over blue, and lingerie hat with blue bows, and carrying a bunch of pink roses. Mr. Basil Motherwell was his brother's groomsman. Following the ceremony, the bride's parents held a short reception for relatives and intimate friends, and subsequently Mr. and Mrs. Motherwell left on the Toronto train for points west for the honeymoon. They will reside in Montreal for the present.

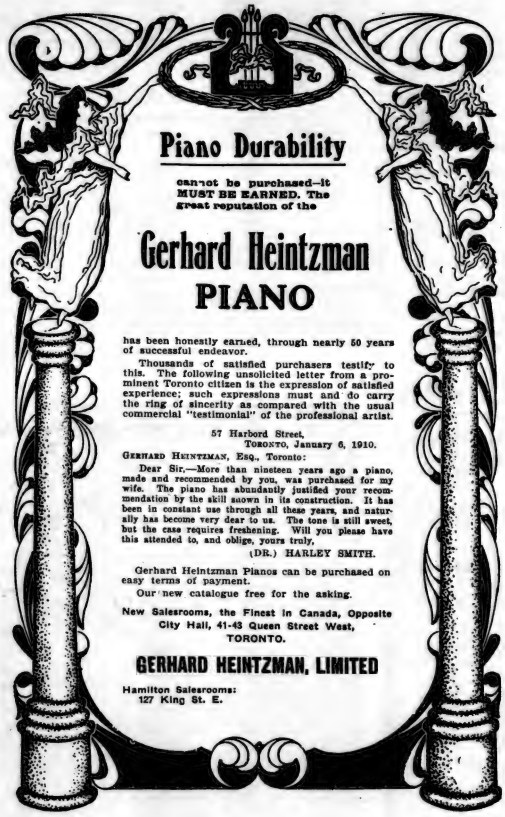
B. E.

WINTER IN SWEDEN.
A Swedish baby out for an airing in his oddly shaped sleigh.

The Kaffirs have always trapped the great African elephant in order to eat him, and the flesh after smoking is equally acceptable to them. The trunk and feet are regarded as particular delicacies. All other animals, in fact, are used as food for man pretty indiscriminately—the choice resting less upon the abstract and pre-supposed "niceness" of the beast than upon the other food available. Even the bulky rhinoceros is eaten by the natives of Africa, and the meat is described as "very good eating, when young and tender." The paws are especially esteemed; rhinoceros meat, it is said, much resembles tough pork, but has a peculiar musky flavor. The tiger is also eaten, and considered to be delicious food by the natives; a German traveler declares that it is like veal in flavor. In some parts of the world there is a superstition about this particular food; it is supposed to fill the eater with courage.

Alvin Adams, when the express business was in its infancy, had an office and two horses in New York City. One of these horses was a fine, fast animal, and the other an old, broken-down nag. Packages that were to be delivered immediately he sent out behind the fast horse. Of goods that didn't have to be rushed, he would say: "Leave them for the old hoss." In every express office to this day there is an "old hoss" room, where undelivered and unclaimed packages are kept.

J. Pierpont Morgan, Jr., has received the most practical sort of training at the hands of his father and his father's friends. When "Jack" Morgan, as he was then known, graduated from Harvard, in 1899, his father placed him in the banking house of Peabody & Co., at Boston, and at the expiration of two years there were such favorable reports regarding his work that he took him into his own office in New York.



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In 1 and 2 pound sealed tins—never in bulk—at your grocer's.
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Phone Parkdale 1555.

5 cents the loaf.

Fashions for the South.

LOTS of lucky women are leaving behind them the snows and slush of winter and are departing for the south where they will need an entirely different outfit to the furs and tailor-mades that have been so necessary in this climate.

In anticipation of the needs of those going south a number of summer-like gowns have been designed, and these give a suggestion of what will be in vogue in the north later on when wraps are discarded and light frocks are once more in evidence. One thing is certain, coats are getting shorter and the skirt of the fashionable spring coat will only come a little way below the hips—this, of course, when it is part of the costume. For a travelling suit that would be suitable for spring wear and would be a useful model for the south-bound traveller dark blue cloth is recommended or a serge that is not too heavy. Made with a simple skirt with side pleats it should escape the ground by two or three inches, and the coat might be made single-breasted and fastened with the three large buttons now so popular. It should be finished with the conventional collar and small revers of silk.

A delightful assortment of lingerie and linen dresses are already designed for the hot weather and although they seem somewhat ahead of time it is always wise to lay in stock when one is going where balmy breezes blow. A really lovely pink linen suit designed in New York is built on princess lines and is fairly close fitting. The dress is formed in front of a panel which starts at the bust line and reaches half way to the knees where it is met by inverted pleats. On each side of the panel is a very wide band of self-colored lace which reaches almost to the hem of the skirt. The upper part of the dress has a tucked yoke in front. It is cut square and beneath it runs a deep band of the lace. The dress, which fits closely in the back, gets its fulness from a slight flare and inverted pleats in the back. To accompany this dress is an exceedingly smart coat of the linen which hangs long and straight in the back to within six inches or so of the hem of the dress. It is made single-breasted and is slightly cut away in Directoire fashion. Just at the bust line and about four inches on either side of the line of silver buttons which closes the coat, are placed long bands of the lace, unlined, which form the edges of the garment. A similar piece of lace is inserted in the back. The coat is finished with a collar of the linen edged with narrow lace, and the sleeves are long and fairly tight fitting, being fastened half way to the elbow with silver buttons.

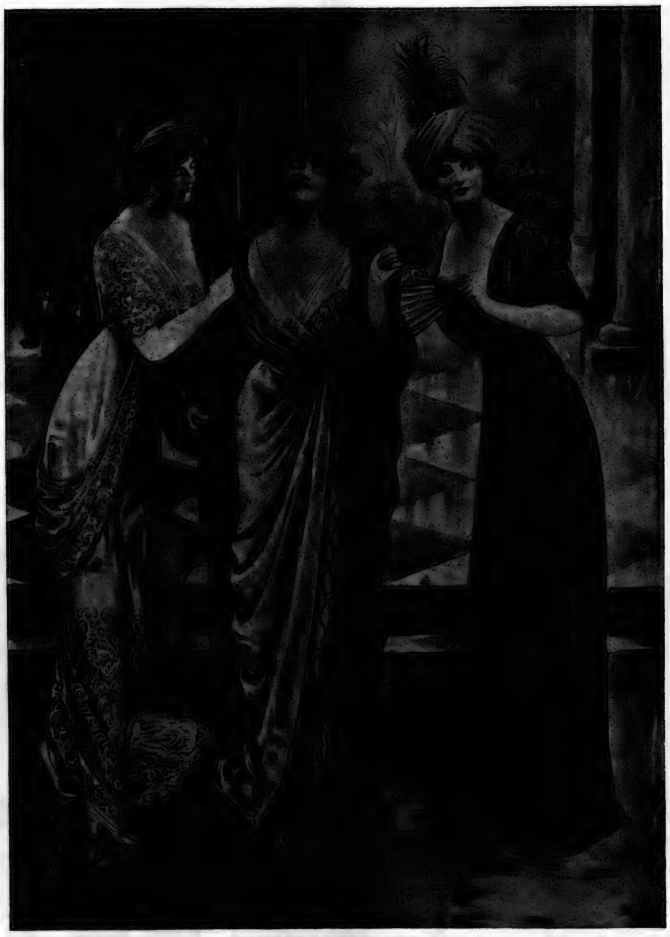
Most of the fashions being designed just now are intended for wear where heavy wraps may be dispensed with, but from them one may gather lots of ideas upon which the spring wardrobe may be built up during the quiet days of Lent.

Some New Evening Gowns.

FASHIONS in evening gowns are becoming more and more elaborate and already many new and rather eccentric ideas may be found in them. By the time the London season is in full swing early next summer there is no telling what may be worn if the tendency towards the bizarre continues. A very handsome gown of pale blue and silver brocade in a very heavy quality of silk is made in most elaborate fashion, although for the most part the brocades are allowed to stand alone on their own merits and are seldom spoiled by over trimming. In this instance the dress has something more than a suggestion of the princess about it. The lower part of the skirt is rather full and falls in generous lines, the train being long. Placed half way between the hem and the knee is a volante of lace which falls almost to the floor. Above it in turn is another volante placed half way between the hips and the knee, between the two flounces being a wide interval of the silk. The rest of the gown is made of the silk, the model being so cut that the large pattern of the brocade does not make the lines of the figure ugly. The low cut gown is filled in with a tucker of the lace, while lace insertion bands are brought cleverly to the front in curving lines and meet just where a long strip of brocade falls from the bust line to the hem of the skirt. The sleeves of the gown are of the brocade arranged in little points beneath which are short under sleeves of the lace.

Not only in street gowns but in evening gowns are there many suggestions of the revived 1850 styles, and the effect, while somewhat odd is becoming in many cases. One such frock intended for evening wear and which was apparently only slightly modified from what was in vogue sixty years ago, is of heavy white silk with a narrow white satin stripe. The skirt which was long and decidedly full was quaintly draped in sash-like fashion below the knee, the drapery being caught at the left side with a bow of the material. The tight fitting bodice was finished with graduated revers which extended back and front over the shoulders to the waist line. These were formed of the same silk as the dress. Inside the revers was a quaint little chemisette of fine lace finished with a white tulle tucker. The sleeves were elbow length and formed of the silk, beneath which were rather full puffs of the tulle which reached to the elbow where they were finished with a narrow beading run with narrow black velvet ribbon which also threaded the tucker. The finishing touch to the gown was given by a black velvet sash with high loops and long ends.

VOGUE.



THREE NEW EVENING GOWNS.

These dresses show the newest in design for evening wear, and give a good idea of what will be popular for some little time to come. The first gown illustrated is of white satin charmeuse, with deep band, drapery, and ..chu effect in white lace.

The second frock shown is of white satin effectively draped, and relieved with a side panel of gold beads in lattice design, the satin drapery being caught at the side with an antique gold ornament.

The other dress illustrated is carried out in brown velvet and crepe in a golden shade that is very effective at night. The motifs are of bronze beads and the sleeves are of brown lace.

W. A. Murray & Co. Limited

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Aftermath of our

JANUARY SALES

THE supreme daintiness, the surpassing quality of the garments themselves and above all the moderation of the prices, made our January Whitewear Sale a pronounced success, and after the tremendous selling that we had, there are, as a consequence, many lines that are soiled and broken, so that we have reduced the prices to a point that will clear these garments very quickly. We cannot go into details as the varieties are so numerous, but would suggest your calling in and examining the values for yourself.

W. A. Murray & Co. Limited 17 to 31 King St. East, 10 to 20 Colborne St., Victoria St. North, Colborne St. **Toronto**

Lindner's "Little Lace" and Lindner's "Mercerized" Buttons

These up-to-date and practical buttons should be on all your wash wear, because they won't come off in the laundry. Perfectly fast, easy to iron over. No shanks to rust or loosen, no sewinghole edges to cut the threads, nothing to break or tear. Sewed directly through the middle, they are as firm as a part of the garment itself, an ornament and a convenience.

LINDNER'S LITTLE LACE Buttons are hand-made, in the dainty designs shown here, wrought in perfectly pure white threads of cotton, mercerized or silk. Beautiful and distinct in design, strong in make, faultless in finish, these buttons are a tasteful trimming and most serviceable fastening for lingerie, corset covers, pillow cases, lace yokes, girdles, guimpes, wash skirts, babies' wardrobe, the children's dresses (will not scratch furniture).

The even thinness of LINDNER'S LITTLE LACE requires only a narrow buttonhole which the rounded edge of the button can never fray nor wear ragged. Therefore, *shirt-waists*, provided with these new idea fasteners, will positively stay buttoned.

LINDNER'S LITTLE LACE come in 15 sizes (10 to 50), to meet the nicest requirements. According to size, they cost from 12c to 25c in pure white (only) cotton, 20c to $1 in white or fast color mercerized, 30c to $2 in silk, per dozen.

THE MERCERIZED grade is the newest, most perfect, highest class wash button made. Warranted fast colors. Comes in all the delicate spring shades, pink, sky, lavender, pongee, tan, linen, etc., also all the new *special shades* set by fashion for 1910.

Our up-to-the-minute novelty, THE MERCERIZED in *two-tone* effects, are marvels of beauty. The first lady who saw them made and matched a dress to them, so great was her admiration. The two-tones come in snowwhite and pink, snowwhite and sky, lavender, etc. No prettier or more useful fastener and ornament can be imagined for mercerized, linen, or cotton tub dresses. Even on very sheer goods, dimities, batistes, etc., these fine hand-made lace buttons are in their rightful place.

SEND TO-DAY FOR A TRIAL DOZEN (shirt waist size), enclosing 12c for pure white cotton, 25c for mercerized (white, one or two colored), or 30c for silk. We will enclose samples of other pretty wash button patterns we make (some in linen, also an indestructible, very low priced button at 6c the dozen for plain underwear) with circulars showing all sizes, and 15 new designs in soutache, jet, crochet buttons, etc. Write which interests you.

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Years of experience give the Potter House this double qualification.

We are able to promise a correct diagnosis of the trouble, and then to furnish glasses that exactly meet the individual need.

POTTER RELIABLE OPTICIAN TORONTO

"Well begun is half done,"

—and certainly your tooth-cleaning is done well, done quickly and done pleasantly by the help of

CALVERT'S
Carbolic Tooth Powder

The popular English dentifrice—which gives such a thorough antiseptic cleansing to the entire surface of the teeth that are used, and a bright polish, too, for those that show

Of all Druggists. Tins, 15, 30, and 45 cents Glass jar with sprinkler top, 35 cents. For sample and booklet send 2c. stamp to F. C. Calvert & Co., 349 Dorchester Street West, Montreal.

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Windsor Table Salt

The real Canadian girl, and her mother and grandmother too, know that Windsor Salt is unequalled for purity, flavor and brilliant, sparkling appearance.

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SYMINGTON'S EDINBURGH COFFEE ESSENCE
PURE AND DELICIOUS
Made in a moment. No waste. No trouble. Of all Grocers.

47 BULBS 25 CENTS

FOR ON AND OUTDOOR CULTURE

Easter Lily, Crocus, Tuberoses, Freesia, Lily of the Valley, Narcissus, Tulips, Caladium, Gloxinia, St. Joseph's Lily, Gladiolus, Glory of the Snow, Oxalis, Ranunculus, Snow Drops, Scilla, Hyacinth, Spanish, Star of Bethlehem, Jack the Bean Stalk, Canna, Dahlias, Bachelor's Button, 10-Week's Stock, Enchscholzia, Sweet Alyssum, Sweet William, Poppy, Candytuft, Balsam, Nasturtium, Pansy, Sweet Peas, Petunia, Callopsis, Sweet Mignonette, Forget-me-not, Heliotrope, Hollyhock, Phlox, Chrysanthemum, Geranium, Cypress Vine, Morning Glory, Ice Plant, Moon Flower, Zoonin's Coat, Verbena, Gillia, Snapdragon, Yankee Traveler, Feverfew, Violets. All postpaid, 25 CENTS, stamps or coin. As a premium with these Bulbs we will send FREE a big collection of Flower Seeds, over 200 kinds.

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THE YORKVILLE LAUNDRY
Phone Main 1580 47 Elm St.

NEW YORK, FEB. 2, 1910.

THE new Mayor continues to brood over the affairs of this bewildering metropolis with the anxious solicitude of a foster-mother. His scrupulous attention to the multifarious details of the many departments that come under his executive wing, furnishes an example in industry, probably unequalled, certainly unsurpassed in official life. Should he ultimately reach that spreading colonial pile, known as the White House—which God forbid, but on which it is said his admirers' hopes are fixed—national housekeeping will take on a new phase entirely and the maternal policy of diplomatic Washington find its highest expression. From the half-bottle in the butler's pantry, to supplies for Panama and the fleet; from railway concessions in China to tariff rates on clothes pins, nothing would escape that watchful eye, no detail prove too trifling or too vast for his official cognizance. The placid civil servant in clean lawn and shiny frock—official undertaker to so much fruitless national endeavor—would be given leave to hang himself by his own red tape, and the dusty records he has so piously guarded these centuries, be cast to the four winds.

But to return from the highly problematical to the actual. The other morning, on one of his accustomed walks through his own ballwick, where snow removal was in progress, his honor espied a driver smoking leisurely beside his wagon. But we shall let him tell the story in his own words:

"Sir,—As I walked down Flatbush avenue, Brooklyn, on my way over this morning, I noticed that all of the drivers of a long line of snow wagons which were being filled by the shovellers were standing about doing nothing or sitting on their wagons. I called one of them to me and asked him if the drivers did not help to load the wagons. He answered: 'No, not when the city removes the snow, but when contractors remove it, then we do.' How about this, please? Should they not take a shovel and help? *They may freeze to death.* Very truly yours,

"W. J. GAYNOR, Mayor."

"W. H. EDWARDS, Esq., Commissioner."

The italics are mine, and inserted to do justice to the Mayor's sense of humor, bitter and biting as it is. The letter itself is characteristic of his constitutional objection to waste and other qualities we have named. A day later, for instance, he writes to another department head this winged missive:

"Sir,—In answer to your favor, let the hours in your department be lengthened and established from 9 a.m. to 5 p.m. It is my intention to have these hours established in all the departments."

And so on all along the line—tax department, police department, snow cleaning, all have felt the sweep of his energetic skirts. His chief objective so far is the police force, from whom he is evidently determined to protect citizens even at the risk of protecting criminals. He first came into the limelight as a mayoralty candidate, you will remember, through his sponsorship of a boy whose photograph was illegally retained in the Rogue's Gallery. In the last week he has personally investigated three clubbing cases on the complaint of citizens, and in a letter commending the dismissal of the offending policemen, lays down this remarkable *obiter dictum:* "Let the force understand that it will be considered a greater offence to club a citizen than to allow a criminal to escape." In a short while, when we have fully realized the exceeding beneficence of a real Mayor, City Hall will become a pilgrimage for disconsolate maidens, neglected wives and aggrieved citizens of all classes. Heretofore Mayors have been content to "represent" the people in expansive smiles and after-dinner compliments. They have reckoned their duty done when they have given official sanction to the acts of servile aldermen or vetoed the results of their insurgency. Mayor Gaynor is setting a new standard, or better, is applying old standards such as prevailed in the good old times, and probably still prevail in such unspoiled localities as Markham or Coboconk, to modern metropolitan conditions.

If one marvels at the vastness and variety of this executive energy, he has only to gaze upon that careworn countenance, seated amidst his numerous progeny. To bring up a family of nine on a judge's salary in New York, calls for qualities of executive that only some of your devoted Methodist ministers on back circuits will understand.

* * *

WE have just had another stirring of the troubled waters of Christian Science in this city. Since the excommunication of Mrs. Stetson, late head of the First Church of Christ Scientist, affairs in that citadel of faith and healing have at least preserved an outward calm. Events which culminated the other day in the stormiest meeting in its stormy career, however, only prove how deceptive appearances can be. The calmest, it would seem, has been sitting on dynamite ever since the stirring events preceding Mrs. Stetson's downfall, and only the knowledge, peculiar to the sect, that harm could not befall them without their consent, has made composure possible. The occasion of the "stirring," was the annual election of trustees. It had been freely hinted that this election would eliminate those officials hostile to the old leader, restore her ecclesiastical authority, and probably put possession of the sacred million dollar edifice in her hands. A campaign has therefore been quietly but earnestly waged with this heroic object. In this the faithful Stetsonites were doomed to disappointment. They made a gallant last stand, but were routed horse, foot and cavalry. The authority of the Mother Church had been vindicated and the holy mother will be pardoned the note of exultation in her joyous telegram. "I rejoice with you," she wires her victorious allies, "in your triumph of right over wrong, of truth over error." What is Gideon's victory to hers!

* * *

THAT was a hard blow dealt the African hunter and one time President of the United States, when Judge Hough quashed the indictment in the Panama libel case against the New York World, on the ground of lack of Federal jurisdiction for criminal prosecution of a newspaper. It proved at least that the judicial mind is able to distinguish clearly between Theodore Roosevelt and the United States, even if the populace and the ex-President are not. It also proves, unfortunately I think, that *lese majeste* is not an indictable offence in this country. The suit grew out of a story alleging graft in connection with the Panama Canal. Mr. Roosevelt, at that time President, regarded it as an offence against the dignity of the United States, and the action was begun and prosecuted on this theory. With legal difficulties this impetuous ruler has shown no patience at any time. A law must be found for an offence so flagrant, and the Alien and Sedition Act of 1798 was invoked. The indictment was procured on the assumption that an Act of Congress in 1825 sufficiently resuscitated the Sedition law to cover the case. Judge Hough by his decision says no, and commends State laws even for Presidents who feel that they have been libelled.

* * *

STRANGE things may happen in Gotham. The other night one of our young financiers dined at the Waldorf. While waiting on the sidewalk for a taxicab, he had an opportunity to perform a little act of gallantry. A lady had dropped her purse. Evidently overcome for the moment by such an attention (in New York) the lady's thanks were profuse. When the young financier finally emerged from the embrace—at least that is his story—he was shy a trifling twenty-six thousand dollars. What the flattened purse contained before the young Croesus had dined and tipped the waiter in that famous hostelry, may be conjectured. Fortunately, he had dined and could share Sidney Smith's indifference to fate, the better for it. Away from this El Dorado many a greybeard will stroke his beard reflectively that such a sum even as twenty-six thousand should be at large. And well he may. It's a tidy sum to spend even for advertising a brokerage firm.

* * *

COMING down to theatrical affairs, in spite of the excellent acting of Mr. Theodore Roberts, "The Barrier" has only proved a moderate success in New York, and, this week, will make way for "Madame X," which I believe had its premiere in Toronto.

"The Faith Healer" has also proved a disappointment and been withdrawn. This is perhaps the most important failure of the season. Few plays of its spiritual import and significance, to say nothing of literary quality, have made their appearance. Had its qualities been given a proper dramatic moulding, we should have had a really great play. There was, however, instead of dramatic force and directness, grave indirectness of purpose, vagueness of thought and general looseness of construction that even the firm technique and illuminating acting of Mr. Henry Miller could not overcome. Mr. Miller's performance itself was a triumph. It had authority, spiritual earnestness, passion and tenderness, and carried conviction in every line. The story is that of a faith healer, and mystic, whose miraculous powers are suddenly arrested by the intrusion of a worldly love interest. The drama concerns itself with the spiritual conflict that ensues.

Serious offerings have been singularly unfortunate this season. On the other hand, farce offerings are in proverbial luck, even the latest and thinnest of these, "The Lucky Star," seems to be settling down to a successful run. Mr. William Collier, however, is responsible for its success.

At the Savoy "The Faith Healer" will be succeeded by a melodrama of the reformation sort, with Mr. Frank Keenan in the role of a redeemed outcast. A melodrama that is apparently winning favor is Paul Armstrong's "Alias Jimmy Valentine." There is a chance, therefore, for "The Heights," in spite of discouraging forerunners.

Several other changes are announced for this week, of which the most important is Pinero's "Mid-Channel." This new play has to do with the matrimonial troubles of the Blundells. It draws its title from a parable. In the centre of the English Channel is a reef where the waters are always disturbed. The Blundell's domestic life has reached that point. London found it too severe for entertainment, but it does not follow that New York will. Additional interest is given from the fact that it will be the vehicle of Miss Barrymore's return to the stage after a temporary retirement.

Another offering that holds a promise of more than passing interest is Ernest Poole's "None So Blind," in which that excellent actor, Mr. John Mason, will play the leading role.

"Is Matrimony a Failure," which has run so long and successfully at the Belasco, will give way to a new play by Eugene Walter, "Just a Wife," with Charlotte Walker in the role of the wife. The eternal triangle is said to be introduced, but whether a new turn will be given to it remains to be seen. Altogether the prospects are bright for a busy week for first-nighters.

J. E. W.

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WESTON'S

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MATCHLESS SHIRTS With 4-fold fronts and cuffs, and bodies of fine longcloth, $8.52 per half doz. (To measure 43c. extra.) New designs in our special Indiana Gauze Oxford and Unshrinkable Flannels for the season. Old Shirts made good as new, with good materials in Neckbands, Cuffs and Fronts, for $2.36 the half-doz.

IRISH CAMBRIC POCKET HANDKERCHIEFS "The Cambrics of Robinson & Cleaver have a world-wide fame."—The Queen. Children's from 38c. per doz.; Ladies', from 60c. per doz.; Gentlemen's, from 84c. per doz. Hemstitched—Ladies', from 66c. to $8.40 per doz.; Gentlemen's, from 94c. to $8.00 per doz.

IRISH COLLARS AND CUFFS Collars—Gentlemen's, 4-fold, all newest shapes from $1.18 per doz. Cuffs—For Gentlemen, from $1.66 doz. "Surplice Makers to Westminster Abbey" and the Cathedrals and Churches of the United Kingdom. "Their Irish Linen Collars, Cuffs, Shirts, etc., have the merits of excellence and cheapness."—Court Circular.

IRISH UNDERCLOTHING A luxury now within the reach of all ladies. Chemises, trimmed Embroidery, 56c.; Nightdresses, 94c.; Combinations, $1.08; India or Colonial Outfits, $52.68; Bridal Trousseaux, $32.04; Infants' Layettes, $15.00. (Send for list.)

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M. BEETHAM & SON, Cheltenham, England

Ask your Chemist for it and accept no substitute

It Entirely Removes and Prevents all ROUGHNESS, REDNESS, IRRITATION, CHAPS, ETC. Invaluable for Preserving the Skin and Complexion from the effects of the Frost, Cold Winds and Hard Water.

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"Epps's" means Excellence

EPPS'S COCOA

A delicious food and drink in one.

Grateful A cup of "Epps's" at breakfast Warms and Sustains you for hours. As a supper beverage it is perfect. Comforting

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42 INCH
DRESS TRUNKS
For convenience either in packing or unpacking, there is nothing to equal the "Julian Sale Dress Trunk." It has two skirt length trays and also top tray, with divisions for hats and small or bulky articles. We have three qualities to select from.
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To practical builders or anyone contemplating building a home, an inspection of our designs will enable them to form an idea of the artistic effect, distinctiveness and beauty which such work can lend to a home.
We invite inspection and inquiries.
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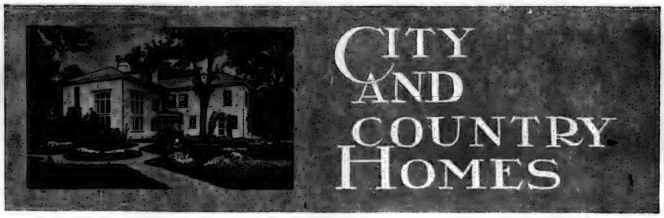
One out of every twenty greenhouses in the United States is run by a woman.



Some Winnipeg Residences.

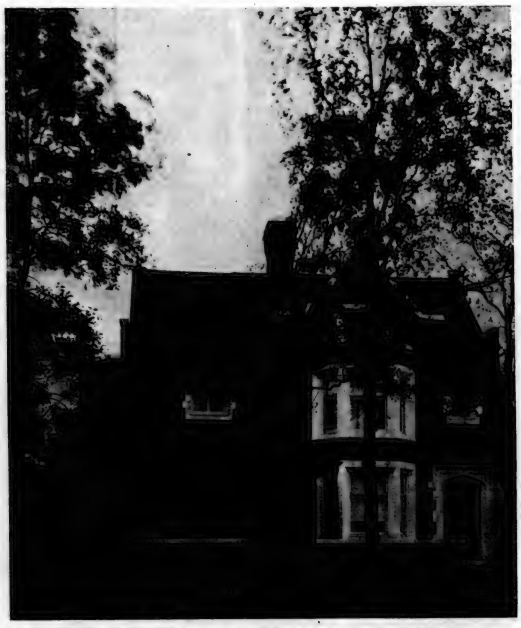
SOME of us down East are apt to think that the cities of the West are quite "without cultchah, you know." We fancy that the people out West think of nothing but money, or wheat, or real estate, which amount to the same thing. In Winnipeg, however, they seem to have an appreciation of what constitutes a tasteful and attractive home, and one has but to glance over the recently-issued Western number of Construction to see what good architects they have in the Western metropolis and what they have been aided and encouraged in accomplishing. The Winnipeg houses illustrated in this department this week are not Western at all in appearance—if by Western we mean showy and unrefined. And so it seems about time that we revised our opinions as to Western ideals.

The house of Mr. D. R. Dingwall, on Roslyn road, is designed on simple and admirable lines. The walls are of red paving brick laid up in mortar of the same shade, and trimmed with Tyndall stone. The first floor has a servant's room so situated between the entrance and kitchen as to be quite removed from the main rooms, and yet to permit the maid to either readily attend to the kitchen or front portion of the house. The hallway, and all main rooms, with the exception of the drawing room, are finished in quarter cut oak. In both the living room and dining room, the ceilings are beamed, while in the latter, the walls are finished with a high panelled wainscotting, plate rail and wood cornice. Opposite the bay window of the living room is a large brick fireplace, and a pleasing feature is a spacious screened porch which opens off this room at the front of the house. This porch and also the terrace and loggia are paved with red English quarries, laid in wide joints and pointed with black cement. The drawing room has a tile fireplace, ornamental plaster ceiling and cornice, and is finished in white enamel. Fireplaces have also been provided in two of the chambers, and den on the upper floor, which, besides the den, contains four good-sized bedrooms, having built-in clothes closets, and excellent bathroom accommodations.

Dr. K. C. Campbell's home is as beautiful a little place as one could desire. It is of stone with a mansard roof. The stone extends up to the second story level, above which point the walls and roof are encased with shingles, stained a dark brown, which produces a rich contrast with the lower portion and gives the house a very attractive appearance. This house has a pleasing lay-out and a spacious living room, with a beamed ceiling and a large fireplace, set in a nook with a built-in seat on either side. Casement windows open at the end of the room onto a summer porch, paved with square red tiles, which sets in under the upper story and makes a very pleasant spot on warm days. The living room, dining room and hall are finished in quarter cut oak. The hall and dining room are panelled; and all three have wood cornices. The other rooms on this floor, which consist of kitchen, pantry and closet space, are trimmed in birch, finished natural. Upstairs the entire woodwork is enameled white. There are three bed chambers, a sleeping porch, sewing room, servant's room and three bathrooms. The bathrooms have tile floors and Keen's cement dado marked off in imitation tile. On the ground floor the flooring throughout is hardwood. The kitchen has a sanitary cement dado up to the height of five feet, and the pantry is equipped with china cupboards, pantry cases with drawers, etc.

Mr. F. W. Pace's bungalow is also an attractive home. It has a low spreading roof with half timbered gables, and a verandah extending across the entire front and down a portion of the sides. The foundation is of red brick, the lower portion of the house clapboarded, and the woodwork and shingled roof are painted and stained a dark brown. The plan of the interior is noteworthy in that, while the house is only a one-story and attic structure, it, nevertheless, provides for nine fair sized rooms and a billiard chamber.

Another very admirable house is that of Architect Atchison. Its exterior is characterized by simple, straight lines and direct surfacing, and rendered particularly attractive and homelike in appearance by broad overhanging eaves and a most interestingly designed entrance. The reception room, and a good sized living room with a beamed ceiling and a large fireplace, to which it connects, both open on to a porch paved with red tile, at the side of the house. At the left of the entrance is the dining room with servery and kitchen directly at its back. All the main rooms are finished in oak, and the floors throughout are of hardwood. The vestibule, hallway and dining room have wood cornices and the latter interior has walls panelled to the plate rail. Upstairs are three bedrooms, one of which has a fireplace, a sitting room, bathroom and a good sized hall. The exterior woodwork is stained a dark brown, and the roof shingles are stained red. The kitchen and bathroom have sanitary cement dados, and the latter is paved with a tile floor.



HOME OF D. R. DINGWALL, ROSLYN ROAD, WINNIPEG.
A residence of simple and pleasing lines which in general detail is suggestive of English architecture.

How to Make a Lawn.

A REALLY fine piece of turf is something rather rare in this country. The beautiful English lawns, as a rule, result from many years, sometimes centuries, of patient, constant, and intelligent care and labor. Yet a nurseryman who was interviewed the other day by The New York Sun says that it is easy enough to make a perfect lawn in a few years if the work of preparation is properly done. Some of his advice on the subject is here reproduced, and it may prove useful to readers of this department who are looking forward to making a lawn in the spring. He says:

A lawn is expected to look attractive from all points of view and at all times of the year. For that reason the land must be prepared and the seed so selected as to give the best results at all seasons. I say seed, because for all lawns larger than a city lot the planted lawn is much more desirable as well as more economical than a sodded lawn.

For a good lawn you must get the very richest of soil. It is impossible to get soil too rich. If the land is naturally fertile the proper soil can be made by deep ploughing without subsoiling. If on the other hand the land is poor, as most land is, the first step is heavily manuring or dressing with commercial fertilizer. On light soils manure is much to be preferred to commercial fertilizer, as it not only helps to retain the moisture but is much more enduring.

The land must first be cleared of all roots of trees and weeds as far as possible. The heavy dressing of fertilizer should then be spread on and ploughed under. The ground should then be gone over with a harrow, graded, raked, and then the seed sown. Immediately

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Caller—My uncle died yesterday, sir, and I want you to officiate at the funeral. Deacon Jones—But I didn't know him. Caller—Good! You're just the man I want.—Kansas City Journal.

"Simplicity," he said just for the purpose of breaking the long silence, "is the surest sign of greatness." "Dear me, what an egotist you are!" she pleasantly replied.—Chicago Record-Herald.

Births, Marriages and Deaths

BIRTHS.

PENNEFATHER—On Saturday, January 29th, 1910, at Hamilton, Ont., to Mr. and Mrs. C. H. Pennefather, a son.

FOY—On Friday, January 28th, 1910, at 11 Langley avenue, to Mr. and Mrs. F. J. Foy, a daughter.

ALEX. MILLARD
UNDERTAKER
Private Mortuary
Phone M. 679. 359 YONGE ST.

CITY AND COUNTRY HOMES

after the seeds are sown the ground must again be harrowed and raked so as just to cover the seed. As a finishing touch it must all be gone over with a good heavy roller, to make the surface compact and insure contact of the seed with the soil.

When it is possible I advise growing a crop of corn, potatoes or some other farm crop that requires constant cultivation of the land the year before the actual lawn making begins. Attention to the growing farm crop assures the cultivation of the land without the labor being a dead loss. It also destroys the weeds that will spring up in any newly turned soil.

After this crop is harvested spread manure at the rate of twenty tons to the acre, turn it under with the plough and harrow thoroughly. This harrowing cannot be too thoroughly done. Care should be taken to go over each spot two or three times, removing all stones and roots. If it is early enough in the season to allow the first crop of weeds to germinate, so much the better. After this crop of weeds is well up but still less than an inch high give the ground another thorough harrowing.

Where the land is not dry or holds water in pools after rains it is useless to think of making a lawn without altering this condition. Drain tiles should be laid three feet apart, smaller tiles leading into larger main drains, and the whole giving a gradual fall to the lowest portion of the grounds or the natural outlet. Uniformity in the finished surface before the seed is sown is one of the essentials to a perfect lawn.

To insure this, grading is necessary. Where there is no engineer or landscape architect about the best way to do this grading is to drive stakes in the ground and sight from one to another by a carpenter's level. The earth can then be moved from the places that are too high and put in the hollows that are too pronounced. This grading is usually done after the land has received its first ploughing and harrowing. I do the grading first, then I do the ploughing, following the ploughing with a subsoiler in the same furrow if the subsoil is hardpan.

The next step with me is the harrowing, then the clearing of all roots and stones; next the seeding, followed by light harrowing to cover the seed about half an inch; next a second seeding, sowing the seed at right angles to the first, then a second light harrowing, and last a heavy rolling .

HOME OF DR. K. C. CAMPBELL, RUSKIN ROW, WINNIPEG.
An interesting example of a mansard-roof residence in which Tyndall stone and stained shingles are attractively combined.

persons seem to think that planting these quicker germinating grasses is only a waste, but they forget that the Kentucky blue will not make a turf before the third year and in the meantime you have been enjoying a beautiful temporary lawn.

There are other grasses put into mixtures for various reasons. The sweet vernal is to give the odor of new mown hay when the lawn is mowed. Under the shade of trees where other grasses fail the wood meadow grass makes a very satisfactory lawn. White clover is added to nearly all the mixtures at the rate of about one quart to an acre. Whether this is an advantage depends entirely on the taste of the owner of the lawn.

Now, as to making a lawn by sodding, I never recommend it unless the lawn is small and immediate effect is desired. In the first place it is next to impossible to get good sod in any great quantity; in the second there is the expense of cutting, lifting, carting and laying down the turf and then beating it down, and in the third place it is impossible to make perfect unions between different sods. If the sods are laid in the autumn it is likely to be seriously injured by heaving during the winter, while if it is laid in the spring it is equally certain to be so dried out that great gaping channels will be made where the sods should join.

After a lawn is well started there comes the question of keeping it in condition. Other crops are not only fertilized but the ground is kept constantly stirred by repeated workings. You can't work the lawn as you do other crops, so that is all the more reason why you should be generous in giving it the necessary fertilizer. If the land has been thoroughly enriched before the lawn was made the autumn following a top mulch of well rotted manure should be put on. This not only keeps the roots of the young grass in proper condition but supplies food for the coming spring.

In some parts of America where tobacco stems can be had readily they are used for mulching the lawns to good advantage. As this does not enrich the land when they are raked off in the spring a surface of wood ashes and ground bone should be supplied. On old lawns this annual top dressing should never be omitted. It should always be remembered that these chemical foods should be scattered on just before a rain, or in a liquid form, using one pound to forty gallons of water.

As to mowing, I have seldom known a lawn sown in the fall to need to be mowed before the next spring or summer. Then the grass should be cut as soon as it has attained a height of three or four inches and the cut grass left on the lawn to act as a mulch for the roots. After the grass has begun to grow freely it may be cut once every ten days or so. During the first season the grass will not be rooted very firmly and the pulling of the knives of the lawn mower will not help things along. If it is possible use a scythe. The grass will then not be cut too close, but if a lawn mower is the only way, be careful to see that the knives are set high and keep the grass about two inches high all the season. During the hot weather stop mowing and use a roller.

All new lawns need rolling frequently to make the roots take firm hold, and the heavier the roller the better. A thousand pound roller is none too heavy, though many lawns get along very well that have to be contented with only 300 pounds.

The texture of the turf on a lawn made as I have described will improve for the first four years of its existence. As the Kentucky grass grows and crowds out the other kinds the surface will become more and more beautifully uniform and firm under tread. To keep it in condition it should have its annual top dressing, should be mowed sufficiently often to keep the grass under three inches and should be rolled early in the spring and again in the autumn. Lawns should not be mowed after the middle of September.

Besides having the surface of your lawn perfectly smooth you want to have the grass of a uniform color and thickness. In cases where the ground is enriched by bringing the top soil from other places it should be put over the entire surface as a top dressing rather than filling in in patches.

Where the top soil is drawn from several sources and is consequently of neither uniform quality nor even texture, that which is brought from each place should be distributed over the entire area. In doing this the heavier soil should be first distributed, finishing off with the lighter. To make a lawn so that one part is top dressed with a heavy soil and the other with light loam is to insure its having a patchy appearance.

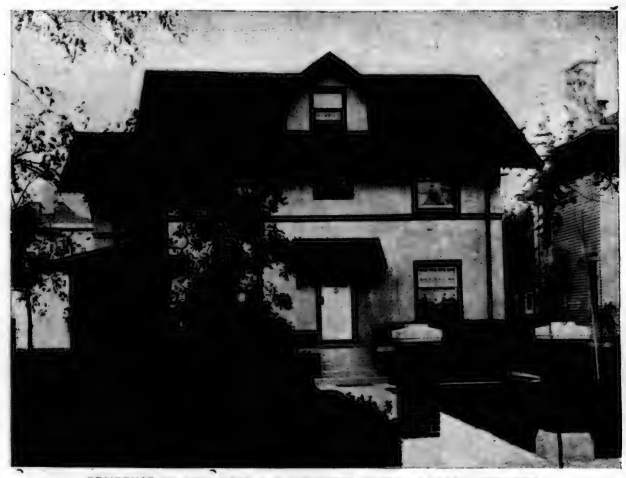
There are two seasons at which a lawn may be successfully seeded, in the spring in April and May and in September.

The ideal lawn grass is one with creeping permanent stems. Kentucky blue grass, though slow in germinating, makes a strong permanent turf, but it does not attain its proper development until the third year after sowing. Where immediate results are wanted the mixtures offer distinct advantages, because all contain some quicker germinating varieties. If the quality of the land is uncertain or mixed the grass mixtures are again valuable, because one or another will surely suit each special soil condition.

As the Kentucky blue grass will thrive in any but an acid soil it is the groundwork of all lawn mixtures. The most common addition to the blue grass is one or more of the bents or red tops, quickly germinating creeping grasses. These are expressly adapted to the drier sandy soils of the seacoast, which are usually too acid for the perfect growth of the Kentucky grass.

Where a greensward for immediate effect is wanted I sow to each acre in the fall a mixture of ten quartz of Kentucky blue grass, eight quarts of Rhode Island bent and three quarts of English rye. The English rye will begin to grow almost as soon as it is planted and by the end of the first month will make a presentable sheet of soft green. The Rhode Island bent comes along soon after the rye and if the soil is not just what it should be in the way of fertility it will take hold and form a good, close turf where the blue grass would hardly make a showing. The English rye unfortunately is a biennial and will disappear during the second summer.

Eventually the lawn will be of blue grass and some



RESIDENCE OF ARCHITECT J. D. ATCHISON, NASSAU STREET, WINNIPEG.
A study in straight lines and direct surfacing. Note the broad eaves, the hooded entrance and extreme simplicity of the general design.

BUNGALOW OF F. W. PACE, WELLINGTON CRESCENT, WINNIPEG.
The graceful lines, half timbered gables, and soft brown tone of woodwork, serve to give this little dwelling a pleasing individuality and homelike appearance.

Wallpapers and Irritation.

THERE have been published recently, in La Revue (Paris), a number of articles dealing with the effect upon the nervous system of the various colors and the different musical tones. The author mentions some of the accepted facts relating to the soothing effect upon nervous individuals of some colors and of some music, and gives it as his opinion that the scientist and the educator of the future, by means of apparatus comparatively easy of invention, will prescribe methods of treatment and courses of study for such persons far in advance of those of the present day.

"Red, for example," says this writer, "is an excitant. Orange and yellow, however, excite in a much less degree. Violet, indigo, and blue are of calming effect. Green is said to convey tranquil joy—a sense of peace. Chromotherapy is a science based on the effect of colored light on the human body.

"In neurasthenia, or nervous prostration, the effects of the colored-light treatment are especially encouraging when the light is applied progressively and without abrupt change, and when the patient under treatment is placed under the rays of colored light during a given time. In all cases the light must be of the color favorable to counteraction of the disease to be treated, and as an excess of light augments neurasthenia, care must be taken to control the force of the rays. The most notable experiments have been made in the Tropics. Deschamps, the close French student and scientist, states that the first effect of an increase of light is to augment the activity of the subject, but that the nervous system is affected almost at once. Victims of obesity are the first to prove the bad effects of an excess of light.

"Blondes are more affected by light and color than brunettes. Neurasthenics ought to avoid bright-colored light in their living-rooms. Curtains and wall-hangings should be of calming or otherwise favorable colors. Sufferers from nervous trouble of any kind should be careful not to pass much time in a room papered or draped with red. They should paper and curtain their rooms with green, blue, and violet—colors known to be of calming effects. Deschamps declares that experiments have proved that fits of impatience or of melancholia may be singularly moderated, if not wholly corrected, by accommodating the wallpaper and hangings of the living rooms of sufferers from nervous disorders to the temperaments of the subjects."

The effects of music upon the human being are known to be as decided as the effects of color. Schopenhauer, as well as Herbert Spencer, searched in vain for an explanation of the effects of music on the physical emotions. We quote from the Revue here:

"It is undeniable that there are many more who are moved by the influence of music than who are sensible to the beauty of color, or than are capable of telling the difference in shades of color. And yet the effect of color is more generally shown on the nerves of nervous people than the effect of music. Why is this so? Among the visitors to museums few are stirred to real feeling by a picture. Yet the same colors seen in the picture may have a direct physical influence on the one who is apparently least moved by the picture containing them. But old and young alike are thrilled by the passing trumpet or the drum."

Music, like color, will perhaps be a medical means of curing sickness.

"The brain receives the sound of music, and the nervous system gets immediate relief from the perpetual noise, or combination of noises, which incessantly besieges it in Nature, and the sensation or impression of relief becomes sentiment or feeling. The master work of music is to relieve the mind bowed down by the weight of an atmosphere saturated with noise; and in this, the day of an excess of noise, science plans music among the recognized curative agents, and calls it musicotherapy, as it calls color, the other powerful natural agent, chromotherapy."

A practical application of the theories covering sight and hearing—or the effects of color and music—have been made in the recent experiments of the Dutch savant, Van Biervliet, who believes that the most complex mental operations may be traced to methods of reasoning whose results depend upon the good action and the delicacy of the nervous system. He holds that sight (the sense signally affected by colors) and hearing (the sense signally affected by music) are the senses furnishing most nourishment to the intellectual faculties. Experiments made simultaneously upon a dozen people chosen haphazard from a public audience showed that the most intelligent, generally speaking, were the people who made best use of their eyes and ears.

The Stony Heart.

MY heart is hard, is hard and cold, they say:
I answer, Yea—
A sepulchre for sorrow is my heart,
And plays its part:—
My heart lies cold,
Like some lone cairn upon a stony wold
Where wayfarers, perchance, in going past
May pause and idly on the rough heap cast
Another stone, nor wait to ask, nor care
If sinner or if victim lieth there.

So on my heart they fling
Stone upon stone:
How should it sing?
Who knows or heeds?
The weary weight, it lies within my breast,
Yet not at rest,
There, all alone,
My heart it beats—it bleeds
Beneath the stone.

—Henry Adam.

One day after the heavy milk cans had been scoured and scalded, the ironing was done, and the bread making—for the hardest tasks of the week must be done with one fire—the mother finished some sewing that was pressing, and then, as the sun was setting, stepped out into the garden. She had spaded the garden herself in the spring, for the men were too busy. A thrifty and aspiring rose-bush presented her with a beautiful blossom. She raised her hand to pluck it, but a vertigo came upon her and she fell. They ran out and lifted her up. "Poor Mother," they said, "she should not have tried to gather the rose."—Gertrude Russel Lewis, in The Craftsman.

The Bi-centenary of the Church of England in Canada will be celebrated this year at Halifax, Nova Scotia, when the new cathedral will be opened, in the presence of a great gathering of church people from England and the United States, as well as from various parts of Canada. It was in 1710 that October 10 was made a day of thanksgiving for the success of Her Majesty's arms in subduing Port Royal, now Annapolis Royal, M. de Subircase having surrendered to Colonel Nicholson. Between forty and fifty English and American and Canadian bishops have promised to be present at the two hundredth anniversary of this notable event. The Bishop of London has been invited. The Canadian Church Congress is to be held at Halifax also, so that the oldest Colonial diocese in the Empire is preparing for a memorable celebration.

The endeavor, not the deed, is the true index to the man.

* * *

The best things in life are those we have missed.

* * *

Public opinion is a megaphone which turns a whisper of scandal into a volume of sound.

* * *

Life's a game of chance in which the losers lack nerve.

* * *

Self-flattery is the mortar with which we fill up the cracks in our own characters.

* * *

Happiness is largely a question of habit.

* * *

The good die young—at least among one's own particular friends.

* * *

It's a self-centred soul that can rise above jealousy.

* * *

Remorse is the final refuge of the weak-minded.

* * *

Youth looks on love as a necessity; age deems it a luxury.

* * *

Public approval, as all heroes find out, consists of a loud noise that only lasts a little while.

* * *

Love is blind only when it's very young.

C. C. M.

What Happened to Amherst.

By Pince-nez.

THE Ananias Club held its first meeting since the Christmas and New Year holidays not long ago, and each member was fully primed with tales of adventure, real or imaginary, (no one cared which) with which to amuse and edify his fellow members. Charles Amherst, a valued raconteur, held his peace, until his unheard-of taciturnity moved the president to enquire whether he had an adverse microbe concealed on his person.

"Wake up, Charlie boy, it's up to you now. Give us your New Year's tale."

"No use. You fellows never take things seriously, and I'm not going to cast pearls before you," yawned Mr. Amherst, the handsomest travelling man and the best "goer" in the Eastern circuit.

Everyone grunted, snorted or made whatever porcine noise his repertoire embraced, and all howled reprobations on the defaulter.

"Well, see here, I've got a yarn," said Mr. Amherst, and the club chanted a doxology. "But the first fellow that queers it with a ribald jest, I stop. It's a serious sort of a yarn, and it's true. I shall relate to you—on my honor as a good travelling man, and a member of the Ananias Club, which lies when it says it lies, and no time else—just what I went through on New Year's Eve in little old New York, and all I ask is to be credited. If you fall asleep under my oratory, you'll be forgiven." Birdie Nutall whistled "Blessed babe, lie still and slumber" and the club filled its pipes and glasses and settled back to listen.

"Outside my travelling business for the —— packing outfit, I'm been interesting myself in a bit of a venture way out in Newfoundland; where there's money to make, if only folks would believe it. I've got two English capitalists on the job now, and they hit New York in Christmas week, and decided to wire me to come there and settle some details. It isn't a good place to be in for business—New York at holiday time. The effervescence is too high, but we managed to worry through our confab, and then the two English chaps, swells of good standing, took me to a club they'd been put up at by one of their millionaire friends in New York. We enjoyed ourselves finely, until it was ho! for a theatre, and then ho! for a supper, and by the time that was put away, I didn't know nor care what came next.

I remember being put into a taxi and the taxi man, who had happened to fetch us from the club to the theatre saying: "All right, I'll take him back—" And the next thing I knew I was stumbling up the club steps at half past one. The steward I met in the hall looked at me very sharply as I stalked in with the dignified gait which goes with an artificial limb or a royal jag. He took my hat and fur-lined coat and I made for a big chair in the corner where I had spent part of the evening smoking with my English friends. A man I never saw before called out to me, but I supposed he was as befogged as myself, and paid no attention. Then I fell sound asleep. The next thing was a steward gently shaking me, and telling me it was three o'clock and closing time. He called me Mr. Something or other—some name the club man had hello'ed me on—and when I tried to correct him he said it was all right, and the taxi was waiting to take me home. So he dressed me up, and sure enough there was that same taxi man, and in I got. The steward pocketed the bill I gave him and said something to the driver, something like "Madison Avenue." I only made a faint effort to say "Holland House," and let it go at that.

We trundled along a short way, and stopped before a large residence, and the taxi-man got down and rang the bell, while I boozily wondered what he was up to now. Then he pulled me out of the taxi, and boosted me up the steps, and when I told him I wanted to go to the Holland House he said, "That's all right. You can go in the morning." Just inside the door stood a little Jap servant, and he took me from the taxi man, whom he paid, and then very kindly suggested that I 'wanted to go to bed, eh?' I agreed with him on the spot. So he put his arm around me, and helped me up a stairway, and into a peach of a dressing room, with a bed in a recess, looking most inviting. Although I told him more than once that I had an engagement at the Holland House, he only smiled kindly and continued undressing me. Finally he tucked me into the sumptuous bed, turned out the lights and left me, and I was dead to the world in three minutes."

Mr. Amherst paused to reach for his glass, and while he took a drink we glanced at each other in dead silence. Each man was already worrying on the solution and *denouement*, and kept a close mouth.

"Thank you, boys," said the raconteur, and we bowed solemnly.

"Well, since you've not yet gone to sleep with me, I shall continue. I woke some hours after, with a head like a barrel, and the moment I turned over, there was my Jap friend, with a siphon and things on a tray and you bet I was glad to see him! We didn't waste a moment. He gave me a close look as I set down my glass.

"'Yama has bath all leddy!' he ventured mildly. 'Yama hope you sleep sound, eh?'

"'Never sounder, Yama,' I agreed heartily—'Let's interview the bath!'

"Say boys, it was a dream, a small room with pale green enamel walls, and down three steps of marble a bully little tank of water. I went in, and Yama got busy with huge towels, and a shaving outfit and a dressing gown that was a temptation. I had no desire to ask any more questions and the Holland House faded like a vulgar vision.

When I had wallowed and splashed and floated to my heart's content I lay down on a couch and Yama rubbed me. It was a beatific rub, I tell you. Then he shaved me, and brushed my hair and dressed me, and when I had managed to wiggle out of him that breakfast would be up in five minutes I felt that whatever queer trick fate had played me, she certainly was doing it pleasantly.

"Yama fixed me in a reclining chair, brought me the papers, pulled up the blind and met the servant at the door with the breakfast tray. He carefully locked the door, and seeing my surprised look he came gently over and whispered:

"'Yama tell you—Missie welly, welly mad!' This was a grim startler and no doubt I looked it.

"'Missie in bed yet—Yama know. When you not come home last night for the party, Missie welly mad. Eveely one welly solly. 'Yama know you make New Year's, eh?'

"'Good guess, Yama!' I managed to stammer, as I began my attack on the devilled kidneys and coffee. 'Don't open that door!' I cautioned. Yama bowed protectingly over me and just then there came a determined rap on the panel.

"'That's Missie,' whispered Yama. 'No let her in?' I shook my head. In fact I was shaking all over. When no further appeal came from those decided knuckles, we smiled at one another and breakfast proceeded, and somehow, with Yama and the door-key on my side I gathered nerve to finish a capital meal.

"Just as the little Jap had removed my tray a timid little tap on the door made my heart leap. Yama smiled broadly.

"'Little Missie,' he said genially. 'Let her in?'

"'Oh, yes,' I sighed, 'You'd better!'

"There was an open door, a rush of frills and laces and golden curls, and a leap of something agile and soft and warm into my lap, and two little arms tight around my neck—and the loveliest little voice punctuated with kisses gurgling:

"'Oh, daddy, darling, you bad old boy! Oh, daddy, you bad old son!"

"Don't you fellows dare to laugh, when I tell you that I'd give every cent I own to have that little clinging, vibrant bit of life to hold in my arms every day! She was certainly a peach of a child! And as I held her, I realized fully for the first time what a low down game I was in, and how I should feel if the real daddy turned up suddenly. I hugged her good and tight and sent her away, and then asked Yama for my overcoat. He said:

"'Do you know, you bring home other man's coat?'

"This was uncomfortable and I looked keenly at him.

"'Yama look in pockets, and many letters all say other man,' he continued, quite composedly. 'You like Yama go to club and look for other man?'

"Just then a telephone rang on the table—I darted for it, afraid of I didn't know what, and in a hushed voice called, 'Hello.' This is what came:

"'Hello—Yama! Bring me my brown tweed suit and soft hat to the Turkish Baths right away. Don't say anything to Missie, Yama. Baby all right? Umhum. Bring all I need to change and be quick about it will you—Hurry up!'

"I managed to stammer 'All right' *a la* Yama, and turned to the waiting Jap.

"'There you are, Yama. The other gentleman has phoned about the coat, and I'll go myself and see him. I want you to give me my brown tweed suit and my soft hat—and you might call a taxi. I must meet that other gentleman in half an hour.'

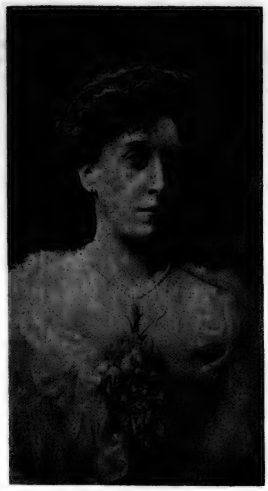
"And so my adventure came to an end, boys. I rushed the taxi to the Holland House, changed the brown tweeds for my own business suit, telephoned to Yama to send my evening suit to be pressed, and report himself at the Turkish baths, rushed to the baths with the brown tweeds, and got out of New York on the next train."

The club sat silent as the grave. Mr. Charles Amherst leaned back in his chair with reminiscent eyes, he evidently was thinking of that little Missie!

Birdie Nutall whistled, "Oh That Dinner Jacket,' and Mr. Amherst murmured, "It was only my second best."

A NEW YORK BRIDE.
Miss Blanche Oelrichs, whose marriage to Mr. Leonard Thomas took place last week, is the daughter of Mr. and Mrs. Charles May Oelrichs, and a niece of Mrs. Theodore Havemeyer and Mrs. Herman Oelrichs.

MRS. C. A. PEARSON.
Wife of the Vice-President of the Tariff Reform League, Mrs. Cyril Arthur Pearson is naturally interested in political questions, to which she devotes considerable time. In 1897 her marriage took place, prior to which event she was Miss Edith Fraser. Mr. and Mrs. Pearson, who have one son and three daughters, live in Surrey.



A POPULAR PRINCESS.
Daughter of Princess Christian of Schleswig-Holstein, and grand-daughter of her late Majesty Queen Victoria, Princess Victoria Adelheid of Schleswig-Holstein is clever and attractive and very popular in her family circle. A skilful painter and a good musician, Princess Victoria is also devoted to out-of-door life. Her greatest fad is her devotion to cats, her pets having won many prizes. It has even been said that her cats are so luxuriously housed that the catteries have houses with curtained windows, and front doors with letter box and a knocker. The Princess, like her mother, and also her sister, Princess Louise, devotes much time to charity.

The Pity of Women.

WHIN gamblin' med a fool av him
Th' wimmin med excuse;
They vowed 'twas brave an' cool av him
To lose all on th' deuce.
'Twas beautiful to hear thim sigh
Wid teardrops in aich purty eye—
Th' loser was a lucky bye,
Though he had ben a goose.

Whin whisky med a fool av him
Th' wimmin said 'twas plain
Some wan had med a tool av him
Or he had ben insane.
'Twas beautiful to see thim smile
An' hear thim vow in lovely style
He'd straighten up in half a while
An' stop his raisin' Cain.

Whin loafin' med a fool av him
Th' wimmin told his dad
'Twas nothin' less than crool ov him
To be stern wid the lad.
Sure it was fine to hear thim vow
He was too good to reap an' plough,
Too nice for har-rd wor-rk, annyhow—
"He is so young," they'd add.

Whin wimmin med a fool av him!
Oho! 'Twas dif'rint thin.
Their words was few an' cool av him—
They hated him like sin.
"Th' wretch!" "That scoundrel!" "Cut 'im dead!"
"D'ye mind, now, what I alwa' said?"
They'll say, an' toss aich purty head:
"He's just like all th' min!"

—Wilbur D. Nesbitt.

The first woman appointed to give medical attention to the women who seek shelter in the municipal lodging house of New York is Dr. Mary Hoffman Jones, formerly of Chicago.

Beginning next July, women at Columbia University, New York, will be admitted to the study of law and medicine.

Her Heart Was Right.

GENEVIEVE E. A. LIPSETT, Secretary of the Winnipeg Women's Press Club, has charge of all the feminine interests of The Telegram. One of the features under her jurisdiction is the "Sunshine Society." In this column one day last week she described the pitiful condition of a poor woman with a young infant. The husband had been out of work for several weeks, and there was an empty pantry.

Shortly after four o'clock of the day on which the story appeared a small boy and girl with beaming faces came into Miss Lipsett's office loaded down with packages. One contained a joint of beef. She thanked her visitors, and promised the good things should be delivered promptly. Then she asked the children their names.

"No, we can't tell you our names," said the little girl decisively, "cause you might put them in the paper and our butcher might see them, and we owe him a big bill—and we don't want him to know we have any money to buy things to give away, do we Harry?"

When the King Came.

OLE OLSEN was a prosperous farmer, but he did not know much about anything in the land of his adoption except how to make his homestead produce forty bushels to the acre of number one hard wheat.

That information, however, sufficed, until Ole met Youvil, and decided from her friendly glances that she would not be averse to living on his homestead. He soon asked her if he would do for her man, and she gladly consented. Without any delay, for Youvil did not see the necessity of buying a trousseau, he went to a priest and asked him to tie the knot.

The priest asked for the license, and poor Ole did not in the least understand what was required, but he was compelled to confess he did not think he had it. Youvil could not give him any information on the mystery, so he went home to ponder it over.

Next day, he drove over to see a neighbor who was native to Canadian soil, and asked him what he should do. The Canadian explained that he could easily procure the license in the adjoining town, and said as Ole was leaving, "Just go to King, he will give you what you want." King was a well-known man about town, as he kept the post office, issued marriage licenses, was a Justice of the Peace, and held several other important positions.

But Ole, absorbed in raising wheat, did not know anything about King. He had never even heard the name. Again he was puzzled, but he was still hopeful.

Some weeks later he met another Canadian neighbor on the trail. They stopped for a chat, and the Canadian asked Ole when he was going to be married. Ole said he did not know, for he had to wait until the King came to town.

Then he enquired wistfully as to when the King was expected.

Needless to say, this neighbor set Ole right, and next day he was married, although the King was not at the ceremony.

Art and Practice.

A LADY teacher whose duties lie among the juvenile Hebrew population—notoriously the brightest body of children in attendance at the public schools of the city—was so delighted the other day with some sketches which a little Hebrew boy had made that she took them home to show to her friends. There was a little gathering at which a number of bright minds were assembled, and she passed the efforts around. Some of those who saw them were so enthusiastic that they thought steps should be taken to give the lad special training in art. There was one gentleman present who did not share in the general enthusiasm, although he admitted the merit of the sketches. In discussing plans for the future of the lad they turned to him and asked him what he thought about it.

"I was thinking," said he, "that you might succeed in spoiling an excellent button-hole maker."

THE COUNTESS BEAUCHAMP.
A daughter of the late Earl Grosvenor, Lady Beauchamp was before her marriage, Lady Lettice Grosvenor, her brother being the present Duke of Westminster.

Letters of a self-made woman to her Daughter

MY DEAR ANNIE:

I had a good laugh over your last letter and I admire your solicitude for your adventurous parent. It is really a responsibility to have on one's mind a mother who is becoming so enterprising as I, and I shall take great care not to give you cause for anxiety. I am feeling very fit for laughter to-day, because I really think I have done well in trusting to my own intuition about the invalid lady. Is answer to my note asking if I might come and see her, she sent those dear little children to fetch me, and I spent the happiest afternoon I have had since you went to school. I can scarcely tell you what made it so happy, we had the same observances of tea and little attentions and a little maid to wait upon us as we have in half a dozen houses I sometimes go to, but there was something in the air! You'd have been very much surprised if you had heard your reticent mother chattering as she used to do with you, but has never done with anyone else. It is a beautiful home, full of beautiful things, collected all over the world, for the lady travelled a great deal before she was injured in a motor accident last year. Her husband is a civil engineer, and is often away from home for months. The little children have a darky nurse, whom they slap when they are out of temper. I told the small boy that the man who raised his hand against a woman was a coward. He merely asked, "Even a black woman?" and I said "any woman," so he apologised to the negress and said he wouldn't like to be thought a coward. These children are different from any we know; they have ideals, and one can appeal to them and be sure of a response. That is what seems to me to constitute the real gentlefolk. They have ideals. The adoption and cultivation of ideals seems to me very well worth while, and I am beginning it strong. I told my new friend many things about my experiences which seemed to me to be unusual, but she says everyone meets the same, if not one way, in another. We make mistakes, we are mortified and ashamed, we recover our self-respect and confidence and never do the same foolish things again, and so we learn, by experience, as the wilful or unguided child learns that fire will burn. Somehow, that has sweetened my thoughts of those bad years when I was struggling into new conditions, and was hurt and wounded so many times. And it is probably the reason I find life interesting now, because I am beginning to look rightly at the ups and downs and intricacies which all have their uses and significance and I know now that it is this knowledge which makes your father such a refuge and strength to me. I wonder whether he will notice that I have found out a few things since he went away? My new friend is coming out now and then with me in the car, and the children are to call in every morning to ask how I am. You will love them, Annie. They are so pretty and so thoroughbred. Just the same difference between them and other children we know as between the colt father is keeping for the King's Plate and the rest of the horses. Uncle and aunt are not very pleased. They were asked with me to a box-party in the theatre and took great offence at the play. Ever since then I cannot drag them to another, but have to listen to endless dissection of the one we went to, and disapproving judgments. To tell the truth I'd never have seen what they did in it. It gave me an idea of how unjust a censorship may be, in certain hands. Aunt finished her remarks by saying, "I know the time, Annie, when you'd have been as scandalized as we are by that woman and man in the play. I am afraid you're getting a bit lax through riches." The thought comes back to me tormentingly, although I denied it firmly. Certainly I am more tolerant, less arbitrary, in my conclusions than I used to be. Perhaps I see clearer, and am merely more just. Long ago, Annie, there was no girl on the farm who could quilt a straighter line than or guess a pound of butter as well as your mother. But quilting and churning are farm accomplishments and accuracy therein does not give infallibility in wider and different matters. Not realizing that is the mistake (in different circumstances) which I think so many are making. I took Uncle and Aunt to see the Opening of Parliament and wondered if they would like it. They are good Conservatives and they did, only Uncle said, "I 'spose Annie, if you didn't have your country relations with you, you'd have to go down there with those crazy half-dressed women!" I laughed and assured him I was glad to be excused. They sometimes look at one another and shake their heads, as much as to say, "What shall we see next?" Strange to say, they are infatuated with the car, and take a ride every day, directly after luncheon, before I need to use it for going bridging or visiting. The other night I heard Uncle say, "Tell you what, mother, if it 'twasn't for the neighbors' teams I'd get us one. No bother hitching up, or feeding, just set down and off you go!" And Aunt remarked, "There's the chowfer, you know, Amos, and they say their pay is something awful." "I'd engineer it myself," said Uncle, stiffly. "Not while I'm your lawful wife," remarked Aunt, in the tone you remember. It always brings the same reply from Uncle, "Oh, well, you needn't get mad." They are dear old folks, and having them here certainly does me good. You will notice, dear, that I am strictly carrying out your wishes, and wasting no time or space in comments on your letters, but just giving you the details of my own life. All the same, Annie, I am very glad to hear of your success, and hope you will keep up the interest in school life just as long as it lasts. What doesn't interest is hard to go through with, as no one knows better than

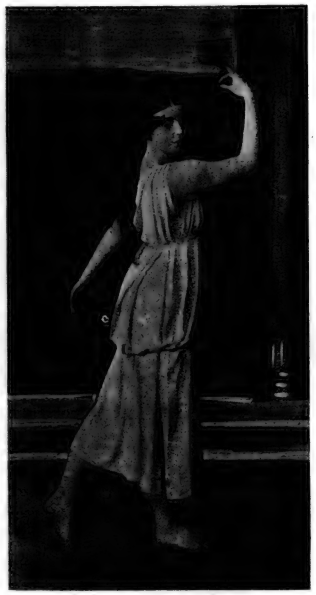
YOUR AFFECTIONATE MOTHER.

MRS. WINSTON CHURCHILL.

Among the women whose husbands have played an important part in the recent general elections in Great Britain, is the wife of the Rt. Hon. Winston Churchill, who is keenly interested in politics. Prior to her marriage Mrs. Churchill was Miss Clementine Hozier, daughter of the late Colonel Sir H. M. Hozier, K.C.B. Mrs. Churchill accompanied her husband on his electioneering campaign in Dundee.

A Titled Dancer.

LADY CONSTANCE STEWART RICHARDSON, who has long managed to keep well in the public eye, has had a severe blow in the intimation that in future her presence will not be desired at the Court of St. James. Lady Constance, who is Lady Cromartie's sister, is celebrated as a swimmer, a sportswoman, and as a dancer. Last year, in New York, she danced barefoot in public, and since her return to England has been more or less in evidence. While in America, Lady Constance visited the Macdonald College at St. Anne de Bellevue,



A TITLED DANCER.

Lady Constance Stewart Richardson, who has been giving a series of dances in a music hall in London.

and gave an exhibition of swimming. She also visited the Montreal Amateur Athletic Association clubhouse and saw an exhibition of swimming there. While in Canada, Lady Constance gave no public exhibition of her powers as a dancer.

Quite recently Lady Constance decided to give her dances at a music hall in London, and it is for this reason that her name has been struck off the Court lists. When she received the news, Lady Constance tried to get out of her contract, but she was prevailed upon to continue, as she is said to be receiving $1,000 a week, and as breaking it would not make amends for having appeared as a barefoot dancer in the "halls." Some time ago a story was told of the King's displeasure when, at a country house at which he was staying, Lady Constance gave the Salome dance, and at the end of it knelt before His Majesty and demanded the head of a certain well-known Englishman.

According to reports from London, Lady Constance's costume, as worn on the music hall stage, would not do for a Canadian winter. Her dancing is said to combine the methods of Isadora Duncan and Maud Allan, though she lacks the technique of the former and the lightness and grace of the latter. In describing her appearance, it is said that physical rather than poetical culture is expressed in her dancing. Her dress is a single garment of the same shade of blue as the pale tinted curtains which form the stage background, and her feet and limbs are bare.

As when appearing in New York, it is said all she receives from her dancing will be devoted to a school for boys, where the pupils will spend much time in sports and games. There are, of course, suggestions that the Cromartie family, of which she is a member, is among the richest in Scotland, and might have raised money to help her in her purpose, and that the Stewart-Richardsons, who are far from impoverished, would have aided had they been asked, so that Lady Constance need not have trod the boards in such chilly garments to achieve her educational ambitions. There are other persons who suggest that after having secured a reputation as a huntress of big game in African wilds, as an expert horsewoman, and as champion woman swimmer of England, this restless daughter of the house of Cromartie longs for new worlds to conquer, and hence her professional debut.

When a widow in Oklahoma needs the wages her son of school age might earn the State pays the mother the amount and the boy continues in school. The women of Oklahoma are now trying to have the same law passed for daughters.

A Famous Writer.

SELMA LAGERLOF, who recently won the Nobel prize for literature, has had a long and distinguished literary career, her most recent success having been "The Wonderful Adventures of Nils," which has won a tremendous popularity. The only other women to win Nobel prizes have been Mme. Curie, who, with her husband and M. M. Becquerel, shared one award in 1903, and the Baroness von Suttner, who in 1905 received similar recognition for her work in the interest of universal peace.

A Deposed Queen.

Liliuokalani, former queen of the Sandwich Islands, though now over seventy years of age, is once more in the United States trying to force her claim against the Government. Accompanying her is a large suite, for the ex-queen of Hawaii believes in the wisdom of keeping up appearances.

Though now somewhat fat, Queen "Lil" still bears herself with great dignity. In complexion she is something like a mulatto and in dress she is far from conspicuous, her costume the other day being described by one who saw her as "a gown of black silk, with a diamond sunburst." In spite of her simplicity, there is something regal in her bearing, and her whole attitude is that of one who knows her importance and does not intend that others shall forget it.

Her history has been romantic to a wonderful degree, and her life sufficiently full of incident to furnish the plot of half a dozen old-fashioned three volume novels. In Honolulu she lives in semi-royal state, her home, Washington Place, where adherents of the old monarchy are wont to congregate, being a commodious house with wide verandas standing in a grove of palms.

Americans resident in Hawaii refer to the Queen as Mrs. Lydia Dominis, her husband having been John O. Dominis, the son of an American sea captain. Liliuokalani was born in 1838—by her own admission. She was christened Lydia Kamakacha, the daughter of a family, who, though of the Hawaiian nobility, were poor in worldly goods. It was for this reason, perhaps, that the infant was given to Panaki and his wife Konia, whose daughter, Bernice Panaki, had been adopted by the Queen Regent Kinau, a granddaughter of the great King Kamahamena. After the manner of Hawaii, Lydia had been dubbed when yet a small child, Liliuokalani, "Lily of Heaven," just as her cousin, J. Kuhio Kalanianaole, now Hawaiian delegate in Congress, received as a boy the appellation "Prince Cupid." As a girl she was educated at the Royal School of Honolulu, where she excelled in many studies, but especially in music, having a wonderful gift of song composition, and most of the written compositions of the music of Hawaii are from her hand, even the National air being her work.

In 1862 her marriage took place to Dominis, whom she had known from her childhood, and at that time, according to native standards, she was considered a beauty. Some time later her brother, David Kalakana, became King, and she was made Princess Liliuoka'lani by royal proclamation. During the King's absence in Europe in 1881, she made so successful a regent that he declared her heir to the throne.

In 1887 Liliuokalani, Queen Papilani, Dominis, with a retinue of servants went to London to attend the Jubilee of Queen Victoria, and there they were most kindly received and had an audience with Her Majesty. After the visit to London, the party, instead of visiting the continent, as had been their intention, hurried home to Hawaii as rumors reached them of a revolutionary movement that was taking place on the Islands. Shortly afterwards the King went to the United States, where he remained until his death, and the Princess was once more made regent. In 1891 the King died and was brought back to Honolulu for burial. The regent was forced into signing the constitution drawn up by those who had been instrumental in driving the King from the country, and she assumed the reins of government. Had she abided by the constitution, she might still have been Queen, but by the death of her husband she was deprived of her best adviser, and in 1893 she drew up another constitution, its drift being so dangerous to the interests of the merchants and planters, both native and foreign, that a Committee of Public Safety was formed and the Queen deposed. A commission was sent to the United States to President Harrison asking for annexation, but before the matter could be settled, President Cleveland came into office, and the United States protectorate which had been established was withdrawn.

The Queen was tried for treason and sentenced to five years' imprisonment and a fine of $5,000, but this was not carried out. On July 14, 1894, a republic was proclaimed, and in 1898 the Islands were annexed to the United States.

The Queen returned to her favorite residence, Washington Place, and there is able to keep up a certain amount of state on her income, which consists of a pension of $4,000 a year, voted by the Hawaiian Legislature, and the proceeds of her large sugar plantation. Those who know her best say that to talk with her is an intellectual treat. Her knowledge of books, music, men and events is unusually wide, her interest in affairs is very keen, and her home is such that its atmosphere suggests that it is the abode of a gentlewoman.

A Song of Content.

ABOVE an emerald sea of sod
Blow linen sails like snow;
The floors are sanded, and the hearth
Gleams with an Altar's glow.

A wholesome smell of bread, new-baked;
The spinning-wheel's low hum;
These, with an hundred homely tasks,
Make of her day, the sum.

Yet search the whole world thro' and thro',
Her happiness to match—
Her drowsy babe upon her breast,
His hand upon the latch!

—Edith Vaughan Michaux.

Old Friends and New

Love Cry.

LURED as the earth lures summer,
Wooing as sunlight the seed,
I am the mystical comer;
I am the Will and the Deed.

Over and over forever
The glad, sad story is told,
Fleeing, escaping me never;
I am your Shower of Gold.

Subtle as April creeping,
Flower-shod out of the south,
I am the Dream in your sleeping;
Fever am I at your mouth.

Like a hush that falls before singing,
Awful as death and birth,
I am the May Fog clinging;
You are the Earth!

But, lo, in my garden of wonder
Under the wooing moon,
Bursts, as from silence the thunder,
The blood-dyed rose of June!

Oh, wild as a tiger in springing,
Oh, swift as a cloud-flung fire,
Like storm blades from sky rifts outflinging,
I am Desire!

For mine are the pangful kisses
That waken the dream in the dust;
Bringer of aching blisses,
Cruel I seem as Lust.

I come like a wind of disaster
Flinging the whips of the rain!
Oh, I am the pitiless Master;
I am glorified Pain!

This is the Story of Stories
(The Rain and the Seed and the Sod)
Awful with glooms and glories,
These are the rites of the god!

But, oh, when the storm and its riot
Sleep in the after hush,
I am the dawn-filled Quiet;
I am the Thrush.

I am the Sun to cherish,
I am the Dew to feed
You with your blooms that perish,
Martyrs unto the Seed.

Ancient and ending never,
This is the Law and the Plan:
Oh, you are the Woman forever,
And I am the Man!

—John G. Neihardt, in The Smart Set.

The Farm-Wife.

WHERE ends the road across the hill?
I do not know—I do not know;
But all day long and all the night
I long to go—I long to go,

It runs so straight beneath the sun,
So white beneath the moon;
It calls me from my work and dreams,
And I must answer—soon.

I bolt my door, I do my tasks,
I kiss my goodman's cheek—
Yet I can not hear my baby's laugh
For what the Road would speak.

Where ends the road? I only know
Here, from the pasture-bars,
It is familiar to the sun
And mistress to the stars.

—Reginald Wright Kauffman.

LADY GRANARD.

One of the many Americans who have married into the Peerage, the Countess of Granard has proved a distinct acquisition to English society, and has become very popular since her marriage last year. Lady Granard, who is a niece of Mrs. Whitelaw Reid, did all in her power to help the Liberals in the recent general election in Great Britain, and not long ago was elected a vice-president of the Women's National Liberal Association.

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TORONTO SOCIETY

LAST week, on Thursday and Friday evenings, the Metropolitan Assembly Rooms received two large parties of young folks and their chaperones for most successful and jolly dances. Mrs. Warwick and her daughter, Mrs. Maddison, gave Thursday's dance and were splendid hostesses to the merry crowd of young people. Two other dances on that night, the High Park Golf Club at the King Edward and Trinity College Conversat, probably attracted a few who would otherwise have joined Mrs. Warwick's party, but there were no visible blanks and everything went very joyously to the end.

On the next evening some of this season's debutantes gave a splendid dance, of which all the details were thoroughly arranged by the committee of girls who managed the dance, and who deserve the hearty thanks of their guests for a most enjoyable evening. They were Miss Edna Cromarty, Miss Francis Gardnier, Miss Margeurite Robins, Miss Mary Walton, (whose relative, Lady Pellatt, was one of the patronesses, but did not attend the dance as she is still in mourning for her father-in-law). Miss Maud Ellis, Miss Mabel Haney and the winsome little secretary, Miss Marjorie Horrocks. Mrs. Denison, Mrs. Forsyth Grant and Mrs. Ewart Osborne were the chaperones, the former receiving in the absence of Lady Pellatt. The music was most inspiring, and the three "moon dances" when the ball room was illuminated by a search light, and looked very novel with the deep shadows and brilliant shaft of light, were an enjoyable variation of the programme, borrowed from across the lines. Among the pretty girls present were Miss Martin, of New Westminster, in a dainty white and pink gown; Miss Edwards, in violet satin and Miss Gladys Edwards in white, Miss Grace Webster in white satin, Miss Kathleen Caulfield in white satin, Miss Eve Haney in white embroidered chiffon, Miss Emily Brooke in white satin, Miss Maud Weir in a rich blue princess gown, Miss Beverly Lambe in green with gold spangled over dress, the Misses Ida and Maud Ellis in white satin, Miss Dorothy Massey in pale blue, Miss Frances Gardiner in white satin. Mrs. Osborne wore black and gold, and Mrs. Forsyth Grant, black touched with silver. The Misses Irene and Willo Gage were in mauve satin and white satin respectively, and Miss Nita Millmann in old-rose satin, and all the girl-guests looked their prettiest not showing in the least the fact that they had danced late the night before. Among the men present were Mr. Harold Suydam, Mr. Gzowski, Mr. Clarkson, Mr. Lambe, Mr. Paul Sheard, Mr. Millman, Mr. Curry, Mr. McPhedran,, Mr. Ince, Mr. Massey, Messrs. Trees, Mr. Henderson, Mr. Hart, Mr. Morris and Mr. Donald. Supper was served at eleven o'clock from a buffet prettily done in pink, and the hot and cold dainties were enjoyed very much. The debutantes presented each of their patronesses with a bouquet of violets and lily of the valley and were altogether capital hostesses.

MRS. ALAN CAMPBELL.

Formerly Miss Helen Bull of Chicago, her marriage took place last year to Mr. Alan Campbell, son of Mrs. Patrick Campbell. Quite recently in London Mrs. Alan Campbell was one of the many charming women who took part in the Hon. Mrs. Alfred Lyttelton's play, "St. Ursula's Pilgrimage," at the Court Theatre.

Miss Curlette gave a dance last evening at Westbourne school.

Next Monday evening the Aura Lee Club are giving an At Home in their Club House in Avenue road, when the following ladies will be patronesses: Mrs. Gibson, Lady Clark, Lady Moss, Mrs. Wm. Renwick Riddell, Mrs. W. E. Chalcraft, Mrs. T. W. Dyas, Mrs. Forsyth Grant, Mrs. J. E. Jones, Mrs. J. Willson Lawrence, Mrs. G .F. Morrison, Mrs. C. H. Ritchie and Mrs C. C. Robinson.

Miss Campbell Noble has returned from Brantford and is the guest of Miss Elsie Loudon.

Miss Alice Cooke will go to England in April and spend some time visiting relatives and friends.

On Friday, (21), Madame Rochereau de la Sabliere gave a bridge at La Futaie, and asked a few friends for tea afterwards. The afternoon was as enjoyable as are all those presided over by this charming hostess.

Mrs. Frank Morgan, 63 Madison avenue, and Mrs. Miller Lash, 60 Lowther avenue, were two of Wednesday's tea hostesses. Mrs. Caldwell gave a dance at McConkey's on Tuesday and Mrs. Robins one at the King Edward on Friday. There are dinners every evening this week, as there were last week, a perfect gale of entertaining of that sort being in progress. Dinners for young folks, for visitors in town, for brides and grooms, for just the next neighbors, are taking up parts of crowded evenings and are often followed by theatre parties, and this week by grand concerts.

Mrs. Arthur Blakeley has gone to Southern California for the remainder of the winter and will spend some time with friends in Los Angeles.

The marriage of Miss Della Wilkinson Muir, daughter of the late Mr. William Muir, of Port Dalhousie, and Mr. George Nesbitt Holliday, of Maple Creek, Sask., took place on Wednesday, Feb. 2, at 4 o'clock, Rev. Mr. Borland, the family's pastor, officiating. Miss Muir wore a wedding dress of white silk veiled in net, and was attended by Miss Coral Abbey as bridesmaid. Mr. Gordon Muir was best man. Mr. and Mrs. Holliday have gone to Florida for their honeymoon and will remain South for some time. Owing to the recent bereavements in the bride's family the wedding was very quietly celebrated.

Her many Toronto friends were grieved to hear of the death of Mrs. Beaumont Jarvis, formerly Anna Cleland Hamilton, and one of the sweetest and most lovable of women. Mrs. Jarvis has been in delicate health for some years. Her death occurred in Orillia on January 30. Very sincere sympathy is with her husband and relatives in their sorrow.

Dr. and Mrs. Gardner, of Winnipeg, spent a few days in town last week, en route to the west from Montreal, where they have been visiting relatives.

The announcement of the engagement of Miss Aileen Sinclair, second daughter of Mr. Angus Sinclair, of Roslyn, Rosedale, and Mr. Kenneth F. MacKenzie, son of Mr. Hugh MacKenzie, K.C., of Truro, Nova Scotia, has aroused much interest for the *fiancee* is one of the girls universally beloved, and her home has been the centre of many delightful events and reunions since Mr. and Mrs. Sinclair purchased it. For the second time an Easterner has come to it for a bride, for Miss Aimees', (Mrs. Gilbert Stair), bridal garlands are yet scarcely faded, and she is newly learning the ways of hospitality in her home in Halifax. Since her long and almost fatal illness two season's ago, Miss Aileen Sinclair has been even more endeared to her parents and friends. I have dared to enquire when and how far she is going away from us on her marriage, dated some months hence, and am glad to hear she will reside in Toronto.

Mrs. Trow held her post-nuptial reception on Monday at her new home, 43 Wellesley street, and a vast number of ladies called to wish her many years of happiness in its comfortable precincts. Mrs. Trow received up stairs in her dainty drawing room, her husband having, as Doctors will, pre-empted the salon down stairs The bride wore a taupe costume with raised embroideries about a square guimpe, and looked so well that compliments were flying. In the dining room a handsomely set and decorated tea-table was presided over by Mrs. Hawke and Miss Kate Mathews. The flowers were quantities of daffodils which gave a very bright and sunny effect.

The Stork has brought Mr. and Mrs. Cawthra Mulock a fine little daughter, who arrived last Monday.

On Thursday of last week, Mrs. McConkey gave a tea for her daughter, Mrs. Woods, of Pittsburg, and her daughter-in-law, Mrs. Ernest McConkey, who also received with her in the Turkish room, and the guests found a dainty tea-table done in pink roses, in the Rose room, and were also regaled by some beautiful music from the Hungarian band. It was not a crowded tea, but old friends and young had room to move about and enjoy a pleasant chat. The little grand-daughters of the hostess and her grandson, a U. C. C. boy. were admired by the company, among whom were Mrs. E. F. Clarke, Mrs. J. B. Hall, Mrs. Cleeve Hall, Mrs. Joseph Oliver, Mrs. and Miss Cornelia Heintzman, Mrs. Sterling, Mrs. Trees Mrs. Bascom. Mrs. Palm. Mrs. Pringle, Mrs. F. Somers, Mrs. Tinning, Mrs. and Miss Suckling and many others.

Mrs. Alfred Cameron is giving a tea at her home, 72 Carlton street, this afternoon.

Mrs. Alex. Cartwright, (Ada Hart), is on a visit from Ottawa, and is the guest of Mrs. Northey, Queen's Park.

Mrs. Fletcher Snyder's luncheon last week, for Mrs. Champ, of New York, was the daintiest of feasts, and the guests were never tired of admiring the artistic and pretty home of the hostess which is truly a charming abode. A simple table-decoration of jonquils in slender crystal vases brightened the table, and a jollier party is seldom seen (or heard) than gathered about it. Mrs. Champ, who is looking very well and happy, wore a pretty blue gown and large velvet hat wreathed with white ostrich plumes. She is making a visit of some weeks to her parents here.

Mrs. Fisk, of Montreal, who has been spending a month at Chudleigh with her brother, has returned home.

Miss E. M. Dawe, daughter of Hon. Eli Dawe, of Newfoundland, is visiting her brother, Mr. Dawe. Mr. and Mrs. Dawe are settled in a cosy flat in the Ellington Apartments, 50 Gerrard street E., where Mr. and Mrs. Fred McQueen and their son are also in residence. Since their arrival in Toronto Mr. and Mrs. McQueen have had an attack of the prevailing illness, la grippe, but are now better, and will soon be settled in their sunny apartment.

AN EVENT EXTRAORDINARY

KAY'S
Great February
Carpet Sale

REDUCED PRICES ON ALL CARPETS IN STOCK

We devote February of this year to an event the like of which has occurred but rarely in the long history of this house—**A General Reduction Sale of Carpets.**

This February Sale is not confined to oddments, remnants, or ends of discontinued lines, but embraces every piece of carpet in the store.

The bulk of our enormous stock consists of Axminsters, Brussels, and Wiltons, woven especially for us by the foremost makers in Great Britain—firms that for nearly sixty years have supplied us with the unrivalled Carpets that have made the name of Kay famous from Nova Scotia to Vancouver.

During this month every yard of Carpet in stock is on sale at reduced prices such as these:

AXMINSTERS
Per Yard
Regularly $3.50, for $2.75
Regularly $2.40 and $2.50, for $2.00
Regularly $1.75 and $1.85, for $1.50

WILTONS
Per Yard
Regularly $2.75, for $2.25
Regularly $2.25, $2.40, and $2.50, for $2.00
Regularly $1.65, $1.75, and $1.85, for $1.50

BRUSSELS
Per Yard
Regularly $1.65 and $1.75, for $1.35
Regularly $1.15, $1.25, and $1.35, for $1.00

We expect by this sale to interest a great many new customers in **Kay Quality Carpets,** and incidentally to clear our shelves in readiness for large importations of new goods shortly to arrive.

JOHN KAY COMPANY
LIMITED
36 and 38 King Street West

Right from Grower to Buyer

Nearly every flower in our store comes direct from our large conservatories conveniently situated in the city, from whence we receive twice daily fresh cut blooms.

Our customers are, therefore, assured of getting flowers which are strictly fresh, and of the choicest variety.

Owning and operating our own greenhouses as we do, we can vouch for their quality, and Dunlop blooms are sufficiently strong in this feature to make our prices reasonable.

Night and Sunday, Phone: Park. 792.

96 Yonge St. Toronto

Dunlop's

In Case of Emergency

An emergency calls for sudden action. For a burn, scald, cut or frost-bite, keep handy in the house a bottle of

Campana's Italian Balm

and ensure a grateful and speedy relief. No other remedy acts so quickly. Nothing so distinctly soothing or healing in its effect. It never fails.

Get a bottle and have it handy for instant use. Try it once—put it to the test—and you will never be without it. Price 25c at your druggist's.

E. G. WEST & COMPANY, Canadian Agents, 176 King Street East, Toronto.

CURE YOUR COLD AT COOK'S BATHS

An Ounce of Prevention

If you feel that "Grippe" feeling coming on, don't wait "to see."

Come right to Cook's Turkish and Russian Baths and stop it by nature's own process—perspiration.

You can come here after office hours, have a pleasant, exhilarating Turkish bath, a dainty supper, leave early for home, or stay all night, waking up the next morning feeling a new man.

Try it once, you will always cure your colds and Grippe at Cook's.

Is Worth a Pound of Cure

Established 1874. Phone Main 1266.
202 & 204 KING STREET WEST

Lady Gay's Column

THE ability to put things out of one's thoughts is one of the most valuable assets in an ordinary schedule. It comes by training of the will only, and can be carried to such a pitch that the request, "Forget it," can actually be literally carried out. A man of affairs who remains clear-headed and alert at his work until a crisis is over, even although home happenings are of tragic or joyous import, a woman who can give her whole mind to some urgent duty, while events of moment are transpiring which ordinarily would absorb her being and cause her wild delight or utter despair, have learned the force that is in each of us to say, "I will think of what I must and then of what I please." This practice of controlling the subject of our thoughts means happiness and peace or the reverse. It obliterates worry, that tail-chasing, bewildering circling of the brain which exhausts without accomplishing. The unpracticed will doubts its power of changing a train of thought—of switching the mind to saner or pleasanter or more important considerations. Sometimes one is obliged to get the body to help with motion, exercise and new stimulant. But it can always be done, with a normal will power, and even with an enervated one, braced by a belief in success, while one feels the thrill of kingship in one's being, the assurance of mastery which is magnificent. This paragraph came to be written after I heard a penitent murmur, "Father, I have thought a sin!" and heard the Father's sad comment, "It all begins so, my son. Your safeguard has been down. Hereafter remember that control of thought kills sin." It's very well to keep an open switch on your main line, a switch that leads up to some big station of pure and high and inspiring things, and think yourself on to it occasionally.

MARY MOORE,
In "The Mollusc," at the Princess next week.

A correspondent asks me to say candidly which is the better plan, to start on a holiday alone, or to travel in company. That depends so much upon personality and temperament and *savoir faire* that I cannot give an arbitrary opinion. Personally, I never would commit myself to comradeship, unless I were quite at liberty to drop it at any time it bored me. The holiday the hard worker takes is often rendered half useless by uncongenial comrades. I have fiercely hated a woman who insisted on gabbling when I wanted to be still; a man who wouldn't take any interest in beautiful views and grand atmospheric conditions and phenomena has so gotten on my nerves, that I have longed to pitch him overboard. The fussy old creature who lived in a guide-book and insisted on carolling information about mountains and valleys has 'ere now had a broadside that struck him dumb. When I go a-holidaying it's in quest of treasure trove, maybe a lone soul like myself, maybe one of a party, who is fiercely exasperated thereby, and with whom I can so completely sympathize, maybe same quaintly attractive or repellant personage, a grandee on a lark, or a simple schoolma-am resting her weary brain. These treasures one cannot pick up unless one be free to go hunting them, but they are the cream of a holiday. At the same time, there may be gregarious ones, and nervous ones, and other sorts of women who travel and should never go alone. And there be young and beautiful ones, who are the better of authorized company, and thereby may save themselves much affliction. Personally, if I could afford it, I'd have a courier on over-seas trips, rather than a maid; the real good courier is an air-cushion wreathed with violets to a weary or feeble woman traveller, and a perfect safeguard to the "up and doing." He knows and he does, and doesn't he come expensive! Once, in the Swiss Mountains I made friends with a Marchesa who travelled with her courier. In the course of our talks she told me where she had been, exactly my own itinerary, and how much she had spent on herself and her courier, just four times what the same trip had cost me, and I am never stingy on my travels!

Talking of friends one picks up on one's travels comes in apropos to-day when a couple of very nice women with whom I picked up, one now a young wife in Winnipeg and the other an official in a smart college in the States, have happened to send delightful letters. They take one back to sea and salt water inlets these letters, and such touches as "that day down on Stewart's beach, when we sat screened by a rock, while the men arrayed themselves in their bathing suits behind a clam-shell on the beach," and "the Lobsterman who took us out while he picked up his lobster-pots and then rowed us to a spot on the beach where he had his big kettle over a fire, and right there he boiled those lobsters and we ate them, and Yum-yum, but they were good." That was down in dear small Dalhousie, the sweetest place wherein to idle away a month that Canada could offer. The New York girl adds—"I grew mighty fond of the little hamlet, and am hoping to go back this summer"—and she begins her letter "Bless your heart, my summer's best pal," which is what one gets for taking up with a kindred spirit when one is holidaying alone. By the way, if it's not too early to consider the question, I should advise a sojourn at Dalhousie to anyone who needs the most perfectly reposeful place with more than enough natural beauty, salt water, far blue hills, balm of Gilead groves, queer characters, quaint manners and real kindliness. And as for fish! Well, the Restigouche river empties into the heavenly blue bay de Chaleur at almost the very spot where Dalhousie cuddles doon.

Another correspondent, writing to Lady Gay enquires about some place where a person could settle down for the best part of the summer, among the Bras d'or Lakes. There are half a dozen places. The most accessible from here is Grand Narrows, where the train dumps you a five minute or less walk from the hotel, that same hotel which gave us the best desserts we tasted last summer. There were Toronto and Montreal people there all last summer, and many summers before. Then there is Baddeck, to which a cute little steamer "The Blue Hill" takes you every day from Grand Narrows and Whycocomagh, with its pretty hotel and farm-house pension, and boats and canoes, to which a boat goes from Baddeck regularly, proceeding on down the Arm to Sydney on its return. Traffic is constant and cheap, so if you don't like one place you can strike for another. There's all good, and the water is all salt, and just right for bathing. I should fancy also, that one might make a very good arrangement in advance about accommodation. If my correspondent will send me a stamped and addressed envelope, I will send her names of hotels at the three places I have mentioned, and at which I spent some days last summer.

LADY GAY.

WHEN GOING TO NEW YORK TRAVEL VIA THE ONLY DOUBLE-TRACK ROUTE.

Trains leave Toronto 4.32 and 6.10 p.m. daily, via Grand Trunk and Lehigh Valley. Former train has Pullman sleeper, Buffalo to New York, and 6.10 p.m. train has electric lighted Pullman sleeper (individual berth lights), Toronto to New York. Tickets, berth reservations, at City Ticket Office, northwest corner King and Yonge streets. Phone Main 4209.

A Chicago woman who runs a hotel in that city has fifty employees, all of her own sex. These include manager, bookkeeper and waitresses.

In the United States there are 7,670 postmistresses, some of whom receive salaries of $2,000 a year.

OFFERING OF $1,750,000
6% FIRST MORTGAGE SINKING FUND BONDS
WITH 50% BONUS IN STOCK OF THE

Sterling Coal Company, Limited

(To be incorporated under the Laws of the Dominion of Canada.)

CAPITALIZATION—	Authorized.	Now Being Issued.
BONDS—30-year 6% First Mortgage Sinking Fund	$2,500,000	$1,750,000
STOCK	3,500,000	2,500,000

Leaving in Treasury:—Bonds, $750,000; Stock, $1,000,000.

HAVING SOLD A CONSIDERABLE PORTION OF THE ABOVE BONDS, WE NOW OFFER THE BALANCE FOR SALE AT PAR AND ACCRUED INTEREST, CARRYING A BONUS OF 50% OF THE AMOUNT OF THE BONDS IN STOCK.

Payments are as follows:—
20% with subscription.
20% on March 1st, 1910.
20% on June 1st, 1910.
20% on September 1st, 1910.
20% on December 1st, 1910.

With the privilege of paying at any time, together with accrued interest. The first interest payment will be on July 1st next.

BUSINESS.

Having regard to the coal consumed in the central Provinces of Canada being so largely obtained from the neighboring States, and to Canadian capital having to some extent been interested in those fields for years, the Sterling Coal Company has been formed, on a strong financial basis, with Canadians in its direction. The Company is acquiring certain mines of bituminous coal now operating in Ohio under capacity, and will further equip them and develop others, viz., two additional properties, one in Ohio, and the other in West Virginia. All of these properties are located upon lines of railroad, with favorable freight rates to convenient markets, viz., the Erie Railroad, the Pennsylvania Railroad, and the Baltimore & Ohio Railroad.

The properties have been fully investigated and reported upon by Mr. W. F. Tye, recently Chief Engineer of the Canadian Pacific Railway, and who had charge of all construction on that railway from 1899 to 1906, and, in addition, all other engineering from 1904 to 1906. They have also been reported upon fully (except the Acadia) by Mr. Charles Fergie, formerly Vice-President and General Manager of the Intercolonial Coal Mining Company in Nova Scotia, and afterwards for several years Chief Engineer and Superintendent of Mines for the Dominion Coal Company, and since 1907 Consulting Engineer in Montreal. Mr. Fergie will act as Consulting Engineer of the Sterling Coal Company. These properties, other than the Acadia, were also visited by members of three of the firms now offering the securities. The Acadia (which is likely to prove a valuable property) is partially proven, and the Sterling Coal Company has about five months longer for testing by diamond drill before finally deciding as to its purchase.

Full prospectuses have been published in the newspapers, and copies, with subscription forms, may be had on application at our offices.

CHARACTER OF SECURITY.

The bonds are 30-year 6% first mortgage bonds, with a sinking fund of 2% per annum on the amount of bonds issued, commencing January 1st, 1912. Bonds are redeemable at 105 at the company's option on any interest date. Bonds may be registered at the head office of the Company in Toronto.

PROFITS.

Mr. Charles Fergie, one of the most experienced and highest authorities on coal operation on the continent, estimates that on completion of the company's programme the net profits will be over three times the amount of the bond interest.

Mr. W. F. Tye, the President, states that the net profits relating to the four mines now operating in the Hileman Group, which represents only one-third of the total purchase price, will within a few months, with additions to the equipment not costing more than $70,000, provide for 6% interest on $1,300,000 of the $1,750,000 of the bonds now being issued.

Mr. Tye estimates, after long and careful consideration of the present position and prospects of the company, that the net revenue should reach such a basis as to warrant declaration of dividends at the rate of 6% per annum upon the stock of the company during the year 1912.

DIRECTORS.

President—W. F. TYE, late Chief Engineer Canadian Pacific Railway, Montreal; Vice-President—A. E. AMES, of A. E. Ames & Co., Limited, Toronto; N. CURRY, President Canada Car & Foundry Company, Montreal; RODOLPHE FORGET, M.P., President Richelieu & Ontario Navigation Company, Montreal; J. W. M'CONNELL, Director Pacific Pass Coal Co., Montreal; F. H. DEACON, of F. H. Deacon & Co., Toronto; ANDREW SQUIRE, Counsellor-at-law, Cleveland, Ohio; H. D. HILEMAN, General Manager, Cleveland, Ohio.

SUBSCRIPTION BOOKS.

Subscription books are now open at our offices, and will close not later than 4 o'clock on Tuesday, February 8th. The right is reserved to allot only such subscriptions and for such amounts as may be approved, and to close the subscription books without notice.

SUBSCRIPTIONS MAY BE FORWARDED BY MAIL OR BY TELEGRAM AT OUR EXPENSE.

Subscriptions may be made on regular forms, or, where these are not available, letters simply stating that bonds for the amount named are subscribed for under the terms of the prospectus will be sufficient.

WE RECOMMEND THE PURCHASE OF THESE BONDS, HAVING THOROUGHLY INVESTIGATED BY EVERY AVAILABLE MEANS CONDITIONS LIKELY TO AFFECT THE FUTURE OF THE COMPANY. We consider the bond interest well secured and prospects excellent for dividends on the Common Stock after completion of the programme outlined.

A. E. AMES & CO., Limited, Toronto.
F. H. DEACON & CO., Toronto.
RODOLPHE FORGET, Montreal.
JOHNSTON, McCONNELL & ALLISON, Montreal.

Scene from "Dick Whittington," at the Royal Alexandra next week.

Bell Pianos

Listen casually to some friend playing upon a Bell Piano and you will readily grasp the cause of its artistic supremacy. Test this instrument as you will, every part of the keyboard will produce for you a delightful quality of tone, every note will respond to your touch in a way that is irresistible, for the Bell Piano is an instrument of indescribable charm, a piano to please the musician and the critic.

We want you to come here and inspect it for yourself.

BELL PIANO WAREROOMS
146 Yonge Street
Bell Factories, Guelph, Ont.

THE RED ROOM

By William Le Queux

(*Rights Reserved.*)

CHAPTER XVIII.

I DRAW THE IMPOSTER.

HAVING invented a story of a secret business friendship with the Professor, I remained with his pretty daughter for perhaps a quarter of an hour longer.

From her I further learned that Leonard Langton was now back in London, and that Kirk had written her implicit instructions to remain at Broadstairs for the present.

Then I bade her farewell, and walked back along the cliffs, past the Grand Hotel, to the quaint parade of the old-fashioned little watering-place, turning up to the chemist's place, which is, at the same time, the post-office.

Thence I despatched a telegram addressed to Professor Greer at the address in Strassburg which his daughter had given me, appending Kirk's name, and asking for a reply to be sent to the Albion Hotel at Broadstairs, where I intended staying.

Afterwards I strolled to the hotel, ate my luncheon, and idled along the deserted jetty and promenaded throughout the bleak, bright afternoon in eager expectation of a response from the imposter. My thought was ever on my dear lost Mabel. Fettered by ignorance and mystery, I knew not in which direction to search, nor could I discern any motive by which we should be thus parted.

"You have not told me all, Harry," she said. "You have not told me everything."

My tea I took in the hotel, and afterwards smoked a cigar, until just before six the waiter handed me a message, a brief reply to mine, which read:

"Why are you running risks in Broadstairs, when you should be elsewhere? Be judicious and leave.—GREER."

I read the message over a dozen times. What risks could Kirk be running by coming to Broadstairs? Was not that telegram essentially a word of warning given by one accomplice to another?

And yet Ethelwynn trusted Kirk just as blindly and foolishly as her father had done.

But was not the truth a strange one? She had concealed from me, as she was concealing from the world, that the Professor had died at the hand of an unknown assassin.

Or was it that she herself was an accomplice?

No, I could never believe that. I refused to give credence to any such suggestion.

I ascended the long hill to Broadstairs Station, and half an hour later left for Victoria. My intention was to go direct to Strassburg and there to discover and unmask the imposter. But ere I reached London the night mail for the Continent had already left Charing Cross, so I took a taxi-cab to my lonely home, where Gwen was awaiting me, still anxious and expectant.

I told her of the fruitlessness of my errand, whereupon she sank back into her chair, staring straight into the fire.

In brief I explained that I had discovered the existence of a person in Strassburg who could probably give me a clue to the whereabouts of Kirk and Mabel. Hence my intention of departing by the first service next morning.

"Cannot you telegraph and ask?" suggested the girl. "We seem, Harry, to be losing so much time," she added frantically. "You haven't been to the police."

"I know, Gwen," I said in sorrow, "but I can't do more. To telegraph further might close the channel of our inquiry. No, we must still remain patient."

Then, after snatching some food which had been left in the dining-room for me, I swallowed a glass of burgundy and entered the small room which I used as my particular den.

From there I rang up Pelham on the telephone, and heard the latest details concerning the business which I was now sadly neglecting. Afterwards I sat down and wrote an advertisement for the Times, an appeal addressed to "Silence" for news of my lost wife, an appeal which at the same time contained a veiled threat of exposure of the affair in Sussex Place.

This I concluded, and, ringing up an express messenger, dispatched it to Printing House Square.

Then, with sudden resolve, I went forth to Wimpole Street to call upon Leonard Langton.

I found him in his cosy, well-furnished chambers, busy writing letters, while the round-faced man seated in a big arm-chair by the fire smoking a pipe he introduced as his chum with whom he shared chambers, Doctor Hamilton Flynn.

"Flynn's specialist on the nose and throat," he laughed. "He has his consulting rooms along in Harley Street, and we pig it here together."

"Jolly comfortable quarters," I remarked, glancing round. "I called here before, but you were out."

"Yes, so sorry!" he exclaimed. "Sit down and have a cigar," and he handed me a box of most excellent weeds.

"Well," exclaimed the smart young fellow who was the confidential secretary of Sir Albert Oppenheim, "I'm really glad to see you again, Mr. Holford. That was a most mysterious incident at Sussex Place the other evening," he added. "I'm still convinced that somebody was in the house. The Professor's furnace was alight, you recollect, and the laboratory door stood open."

"Langton has told me all about it," remarked the doctor in a deep voice; "very curious, it seems."

"Most extraordinary," I declared, "and the more so that Merli, the butler, should have suddenly disappeared. The other day I met him in Rome."

"Met Antonio!" gasped Ethelwynn's lover, staring at me in amazement. "Have you been to Italy?"

"Yes. I told him of our search, but he declared himself ignorant of everything, though he admitted having seen you passing through the buffet at Calais-Maritime."

"What is he doing in Rome?"

"I have no idea; I was there in a vain endeavor to recover my lost wife. She has been misled by a forged telegram purporting to come from myself, and is somewhere on the Continent. Where, however, I cannot tell."

"You lost your wife, eh?" asked the doctor, glancing strangely across at his companion, I thought. His face was dark and aquiline, his shoulders sloped. He was not a man to be trusted. "You think she's been tricked?" he added. "Why?"

"Ah, at present I can form no theory as to the motive. If I could I might perchance discover the person responsible for her disappearance," and I briefly told him of my frantic journey to the Italian capital.

"And now I am going to Strassburg to-morrow," I added.

"Why to Strassburg?" inquired Doctor Flynn, regarding me fixedly with those keen eyes of his.

"Because Professor Greer is there, and I have an idea that he can tell me something."

"The Professor is no longer there," was Langton's quick interruption. "Half an hour ago I spoke to Ethelwynn on the telephone, and she told me that she had just heard by telegraph from her father that he had left for Linz on his way to Hungary."

My heart fell within me. Evidently my telegram signed Kirk had scared the man passing himself off as the Professor.

"But I might go on to Linz, or catch him up somewhere in Hungary," I suggested.

"It would be futile, my dear fellow," said Langton.

"Why?"

"Well, just at present Professor Greer wishes to be left entirely alone by his friends."

"But there must be some reason," I cried, for there seemed on every hand to be a conspiracy of silence against me.

"There is a reason," replied the young man in a low, calm voice, "one which, however, seems mysterious."

"Ah!" I cried. "Then even you are mystified by these strange happenings?"

"Yes," he replied, knocking the ash from his cigar, "I have had certain suspicions aroused, Holford—vague suspicions of something wrong in the Professor's household. Antonio is absent, the servants have all been paid and dispersed, the house in Sussex place is closed, and—"

"And the Professor is a fugitive, fleeing towards Hungary," I added. "Has not Miss Ethelwynn told you anything?"

"What she has told me has been in complete confidence. It has caused me a great deal of surprise and apprehension, Holford, and this surprise has been increased by what you have told me this evening—that your wife has been enticed away, and is missing."

"But what connection can my wife possibly have with any occurrence at the house of Professor Greer?" I demanded. "She was in ignorance of everything. She was not even acquainted with Greer. I might tell you that to-day I have been down to Broadstairs and seen Miss Ethelwynn," I added.

"Ethelwynn did not seem to remember ever having met you when I told her of our encounter at the door, and the subsequent events."

"I am a friend of the Professor's, not of his daughter," I hastened to explain. "But are you absolutely certain that a journey to Strassburg to-morrow would be useless?"

"Absolutely. If Greer consented to see his friends I would be the first to see him."

"And he has refused even you, eh?" I asked, smiling within myself at the superior knowledge I possessed.

"He has. He refuses, too, to allow his daughter to go to him."

"But why?" I asked.

"For reasons known, I suppose, to himself."

"Does he give none?"

"He vaguely answers that certain matters concerning a great scientific discovery he has made compel him at present to hold aloof from both family and friends. He fears, I think, that someone who has discovered his secret may betray it."

"But surely Ethelwynn would not?" I cried. "I desire to see the Professor because I feel confident he can, if he will, explain the motive of the trap into which my wife has fallen."

"If he refuses to see his own daughter he will hardly see you," remarked the dark-faced doctor. "Under exactly what circumstances has Mrs. Holford disappeared?"

I briefly explained, at the same time regarding the round-shouldered specialist with some antagonism. To me, it appeared as though he were erecting an invisible barrier between myself and the knowledge of the truth. He seemed entirely Langton's friend, corroborating his every word.

And the more curious became his attitude when at last I remarked with firm and resolute air:

"Well, if Professor Greer refuses to see me, then I shall invoke the aid of the police. They will probably very soon discover him, wherever he may be."

"I hardly think that would be a wise policy," remarked Flynn, tossing his cigar-end into the fire, and rising quickly from his chair, "unless, of course, you could make some direct charge against him."

I was silent for a moment.

"And if I did? What then?" I asked, speaking boldly in a clear voice, my eyes fixed upon his, for remember I was fighting for knowledge of my dear wife's whereabouts.

"Well—if you did," was his deliberate reply, "it would be you yourself that would suffer, Mr. Holford, and no one else."

Was it not astounding, startling?

This doctor, the bosom friend of Ethelwynn's lover, had given me exactly the same threatening reply as Antonio had given me on the Pincian in Rome.

What could it mean? The reason why the false Professor was avoiding friends and enemies alike was, of course, sufficiently plain to me. But for what reason was my well-beloved Mabel, the loving wife whom I adored, held in the unscrupulous hands of those who killed Professor Greer?

And why was every effort of mine to discover her met only by threats of impending disaster?

I gazed at the two men before me in silent defiance.

If it cost me my own life I intended to discover her and hold her dear form once again in my arms.

She was mine—mine before God and before man; and these persons seeking for some mysterious motive to shield the false Professor should not further stand in the way of justice.

"You think I dare not go to the police!" I cried at last. "Very well, if you care to come with me to Scotland Yard now—for I am going straight there—I will, in the presence of both of you, unfold a strange tale which they'll be very much surprised to hear."

"You believe you know the truth!" laughed Langton. "No, my dear Holford. Don't be such a fool! The police cannot help in this affair, for the mystery is far too complicated. Keen your own counsel."

"Yes," I sneered, "and depend upon the man of whom you have denied all knowledge—the man Kershaw Kirk."

"Kershaw Kirk!" gasped the doctor, and I saw that he went pale, his dark eyes starting from his head "Do you know him? Is he—is he your friend, Mr. Holford—or—*or your enemy?*

CHAPTER XIX.

GWEN REVEALS SOMETHING.

It struck me that this keen-eyed, crafty-faced, round-shouldered specialist in diseases of the throat intended to profit by information derived from me regarding the mysterious Kirk. Why, I did not know. We all of us have at times a strange intuition of impending evil, one that we cannot account for and cannot describe.

Recollect, I was only just an ordinary man, a hard-working industrious dealer in motor-cars, a man who made a fair income, who was no romancer, and was entirely devoted to his wife, who had, ever since his marriage, been his best friend and adviser.

The Professor was a scientist, I remembered, and this man Hamilton Flynn was apparently a doctor of some note. Could there be any connection between the pair, I wondered. Flynn, Langton's most intimate friend, was no doubt aware of much, if not all, that transpired in the Professor's household. That he knew Kershaw Kirk was apparent by his surprise when I mentioned his name.

"Kirk is a mere acquaintance of mine," I responded, after a brief pause; "whether he is my friend, or my enemy, remains to be seen."

"He's your enemy, depend upon that, Mr. Holford," declared Flynn emphatically. "He is a marvellously clever schemer, and the friend of few."

I bit my lip. Well did I know, alas! that the fellow whose asides to his pet "Joseph" were so entertaining was not my friend.

It was upon my tongue to explain how the description of that man who was travelling with my wife in search of me tallied with that of my strange neighbor who had, with such subtle cunning, drawn me into that mysterious tragedy. But next second I hesitated. This man Flynn I mistrusted. My impression was that he was not playing a straight game, either with myself or with his friend Leonard Langton.

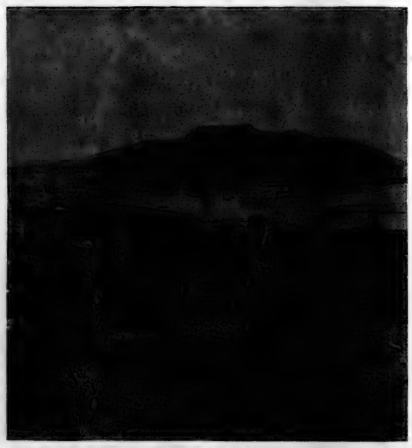
A thousand questions I had to ask those men—and Langton especially—but I saw by their attitude that their intention was rather to mislead me than to reveal anything. When I presently bade them farewell neither of them offered to assist me in my search for Mabel.

Therefore I went forth into the darkness and silence of Wimpole Street—for it was now near midnight—and walked down into Oxford Street ere I could find a taxi-cab to convey me back to my now cheerless home.

Lying awake that night, I decided to postpone my journey to Germany. It was evident that the imposter passing himself off as the Professor had taken my telegram purporting to come from Kirk as a warning, and had escaped. I had been a fool to telegraph. I should have gone there instead. His reason for keeping up the fiction that the Professor was alive was, of course, obvious, for while he did so there would be no inquiry into the whereabouts of the missing man.

I had made a promise to Kershaw Kirk, yet now that he had so grossly deceived me, why should I keep it? Why should I not tell the truth?

I reflected; there were, I saw, three reasons why I should still preserve silence. The first was because, after that lapse of time, I should be suspected, perhaps arrested, as an accomplice and dragged through a criminal court. The second was that



PORT ARTHUR.

The famous Chinese port will shortly be opened as a port of free commercial entry by Japan, according to recent despatches from Tokio. The decision is an important one, as it means the eclipse of Port Arthur's glory as a point of strategy for military and naval movements. Plans are on foot to make of Port Arthur a place of resort as well as a trading point. The intention of the Japanese Government to open Port Arthur to the commerce of the world doesn't mean that it will be made a free port in the sense of Hamburg, where goods may enter free of duty and be placed in bond, but simply that it will be put on the footing of New York or any other commercial city. No considerable commercial importance is attached to opening Port Arthur as a free port of entry, as its harbor and commercial advantages are far inferior to those of Dalny, twenty-nine miles distant.

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Ethelwynn herself was, for some amazing reason, pretending that her father still lived; and the third was by reason of the strange threat of Mabel's death uttered by the evil-faced Italian, and repeated by that Harley Street specialist who was Leonard Langton's closest friend.

The assassins were actually holding my dear wife as hostage against any revelation I dare to make! That, in a word, was the true position.

I paced my room that night in the agony of despair. Of nothing did I think but the dear, sweet-faced woman so suddenly enticed away from my side by reason of her eagerness to meet me. She was a woman of high ideals and of lofty sentiments; a womanly woman who, though fond of a little gaiety and of the theatre, realized that her place was in her own home, where she reigned supreme.

Before my marriage my father, as fathers will, had looked upon her with considerable misgiving. She was a little too flighty, too fond of dress, of dinners, and dances, he had said. But after our wedding and our honeymoon spent in a car touring up in Scotland, she had settled down, and never for a single instant had I regretted my choice. Few men could say that.

Indeed, up to that day when Kershaw Kirk called to inspect the Eckhardt tyre, I was one of the happiest men in all London; prosperous in my business, and contented in my love.

Now, alas! all had changed. I was obsessed by the knowledge of a great and startling secret, and at the same time I had lost all that to me was most dear and cherished.

Next morning Gwen, fresh in her clean cotton blouse, and the big black bow in her hair, sat in her accustomed place at the breakfast table, but after greeting me lapsed into a thoughtful silence.

At last she asked: "Have you packed your things, Harry?"

"Oh, I forgot to tell you!" I exclaimed. "I'm not going to-day. I've changed my mind."

"Not going? Why, I thought you intended to see the Professor in Strassburg?" she cried.

"He has left," I sighed; "I learned last night that he is on his way to Hungary."

"And will you not follow?" asked the girl in reproach. "Will you not try and discover where Mabel is?"

"I've tried, Gwen—and failed," I answered despairingly.

"You have not told me all, Harry," she said, looking across at me. At the head of the table was Mabel's empty place. "You have concealed something from me," she declared.

"It is nothing that you should know," was my quick reply. "My own private business does not concern you, Gwen—or Mabel either."

"But surely I ought to know the truth? Mabel has been decoyed away abroad, and there must be some motive for it," she replied in bitter complaint.

"Of course, my dear girl, but even I, in the knowledge of what has passed, cannot discern what the motive can be. If I could, all would be plain sailing, and we would soon recover her," I said.

"Who is this Professor of whom you have spoken?" she asked, leaning her elbows upon the table, and gazing straight into my eyes.

"Professor Greer, the well-known chemist."

"Greer?" echoed the girl, staring at me strangely.

"Yes, why?"

But she hesitated, as though disinclined to tell me something which was upon her mind.

"You know the Professor, eh, Harry?"

"I've met him once," I replied, which was perfectly true.

"And only once?" she asked.

"Only once," was my quick response.

"That's curious."

"Why?"

"Well—well, I suppose I ought not to tell you, for, of course, Harry—it's no business of mine," remarked the girl, "but as Mabel is now missing, no fact should be concealed, and I think you really ought to know that——"

"That what?" I cried. "Tell me quickly, Gwen! Conceal nothing from me!"

"Well, that Mabel one morning received a note delivered by express messenger, and I asked her whom it was from. She seemed unusually flurried, and told me that it was from Professor Greer."

"But she never knew him!" I gasped. "What day was that?"

"The day before you returned from Glasgow."

"The same day on which she received that telegram from Italy purporting to be signed by me!" I exclaimed. "Why didn't you tell me this before, Gwen?"

"Mabel's affairs have nothing to do with me. I am not interested in her correspondents, Harry," she replied. "Surely it is not my place to carry tales to you, is it?"

"No; pardon me," I said, hastening to excuse myself, "but in this affair the truth must be told."

"Then why haven't you told it to me?" asked the girl. "Why are you so carefully hiding other facts?"

"Because they are of concern only to myself—a secret which is mine, and mine alone."

"And it does not concern Mabel?" she demanded.

"No," I replied hoarsely, "except that her acquaintance with the Professor has placed a new phase upon the mystery. Tell me all that happened concerning that note."

"It came about eleven o'clock in the morning," she said. "I saw a telegraph-boy come up the steps, and believed he had a message from you. Annie took the note and brought it here into the dining-room, where Mabel signed it. She read it through, and I saw that it caused her a great shock of surprise. Her hands were trembling. I inquired what was the matter, but she made some evasive reply. I demanded to know who it was from, and she replied that her correspondent's name was Greer. 'He ought never to have written to me,' she added. 'Men are sometimes most injudicious.' Then she rose and placed the letter in the flames, watching it until it had been burned."

"And is that all?" I demanded, astounded at the girl's story.

"Yes, except that for some hours afterwards she seemed very upset. To me it appeared as though she had received word of some unusual occurrence. At noon she called a taxi by telephone, and went out. She did not return for luncheon, so I was alone. At three she came back, and I saw that she looked pale and distressed, while her eyes were red, as though she had been crying. But I attributed that to our ignorance of where you were. You know, Harry, how upset she is if when you are away you don't write or wire to her every day," added the girl.

The story held me utterly speechless. That Mabel was acquainted in secret with the Professor astounded me. But it had been the false Professor who had written to her. Possibly the fellow was already in London while I was searching for him in Glasgow, and, if so, what was more probable than that she should have met him by appointment?

Not one single instant did I doubt Mabel's truth and love. If she had met this impostor, then she had been the victim of some cleverly-planned plot. I was incensed only against the perpetrators of that foul crime in Sussex Place, not against the sweet, soft-spoken woman who was so near my heart. Mabel was my wife, my love, my all-in-all.

Poor Gwen, watching my face intently, believed that she had acted as a sneak towards her sister, but I quickly reassured her that it was not so. Her revelations had sent my thoughts into a different channel.

"The telegram summoning her to Italy came after her return?" I asked.

"Yes, she was upset, and would eat no tea," the girl answered. "Her conversation was all the time of you. 'Harry is in danger,' she said several times. 'Something tells me that he is in the greatest danger.' Then, when the message came, she became almost frantic in her anxiety for your welfare, saying, 'Did I not tell you so? My husband is in peril. He is the victim of a plot!'"

"You never heard her speak of the Professor before?" I inquired.

"Never, Harry; and, truth to tell, I was surprised that she should receive a letter from a man who she admitted to me was unknown to you."

"She told you that?" I cried.

"She said you were not acquainted with the Professor, and that you might object to him writing to her, if you knew."

"Then she was in fear of discovery, eh?" I asked in a husky voice.

"Yes," faltered the girl. "It—it almost seemed as though she was. But really, Harry, I—I know I've done wrong to tell you all this. I—I'm quite ashamed of myself. But it is because I am in such great fear that something has happened to my sister."

"You have done quite right, Gwen," I assured her. "The circumstances have warranted your outspokenness. Some men might perhaps misjudge their wives in such a case, but I love Mabel, and she loves me. Therefore I will believe no ill of her. She is the innocent victim of a plot, and by Heaven!" I cried fiercely, "while I live I'll devote my whole life to its exposure, and to the just punishment of any who have dared to harm her!"

(To be Continued.)

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Corn Meal as a Beautifier.

WOMEN are always looking for something new in the way of a youth restoring, beauty-giving treatment, and many indeed are the fads that have had their day since Anna Held first told a believing public that her claims to beauty were largely based upon the fact that she indulged daily in milk baths. Hundreds of women throughout America support themselves by developing new beauty cures and applying them to their richer sisters. Nothing is too strenuous for a woman to undertake if she wants to improve her looks, and what woman does not?

One of the newest developments is in favor of corn meal, which, those who are devoted to it claim, will have a wonderful effect if directions are carefully followed. The first step according to someone who has tried it, it to take the coarse meal and mix it with lavender and ground cloves which makes a satisfactory substitute for sachet powder. The principle upon which it is applied is much the same as the dirt bath which gives the Hawaiian women such smooth, soft skins. They rub themselves carefully with earth, and the corn meal cure is run on the same idea.

For the care of the hands corn meal is highly recommended in the form of paste. To prepare it for use it is only necessary to mix a certain quantity of the meal with a little oil to which should be added a suggestion of oil of jessamine and some lemon juice. To use this preparation one should take a pair of gloves three sizes too large, split them down the back, and cover the inside with a layer of the paste, the gloves afterwards being sewed up on the inside. After a couple of hours a cream should be rubbed into the hands, and they should be kept warm for the next few hours. The result is said to be a dazzling whiteness.

But the corn meal treatment does not end there. It may be used in shampooing the hair by sprinkling a few drops of perfume on some corn meal which is then sifted through the hair. The tresses must be immediately done up on top of the head, covered with a silk cap, and their owner must then sit in the sun until the hair is well warmed. The meal must then be brushed out with a brush that has been thoroughly heated in an oven.

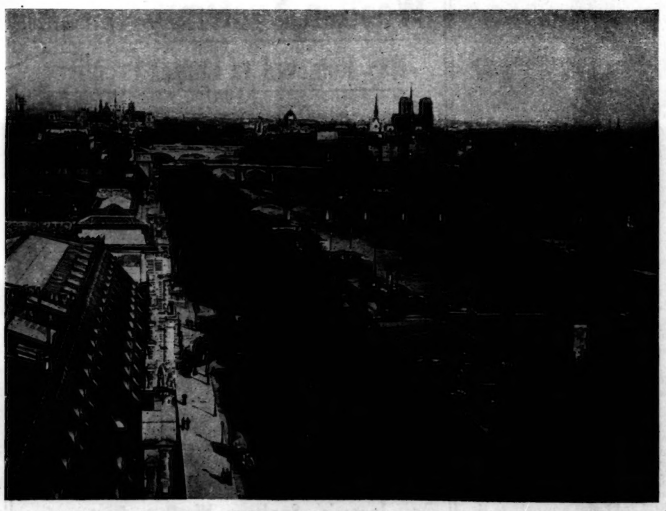
Corn meal is also said to play its part in keeping the arms white and firm. For this treatment use a small piece of soap shaved fine and melted in a bowl of boiling water, stir in the corn meal until the preparation is thick, and when it has stood five minutes, rub the arms and elbows with it, letting it stay on ten minutes. Rub vigorously with a brush and then with cream. Do this every day for a week and then rest a week before beginning again. The result is said to thoroughly justify the trouble. Corn meal bags are also said to be excellent for the bath. The meal should be mixed with bran, orris root, and powdered soap. To the woman who wants to try a harmless beauty cure and wants to do it inexpensively, the corn meal treatment seems just the thing. Any way, it is one of the latest schemes evolved by the beauty doctors, and it has the merit of sounding rational. And that is more than some of them do.

DOMINION BANK STATEMENT.

A profit for the year 1909 of over $620,000, being earnings at the rate of 15½ per cent. on its paid-up capital, a reserve fund which now reaches the sum of $5,000,000, and total assets of nearly $59,000,000 is in brief the gist of the 39th annual statement issued by the Dominion Bank and published last week. This gratifying showing has been made possible by capable management and the pursuit of a conservative policy, and affords striking evidence of the strong position attained by this prominent financial institution.

As indicating the rapid progress the Dominion Bank is making, the total deposits show an increase during the year of over $7,500,000. The liquid assets and cash reserves are particularly strong, being 41 per cent. of the total liabilities to the public.

During the year the sum of $150,000 has been written off bank premises, and dividends absorbed $478,156. These are paid at the rate of 3 per cent. quarterly. In addition to the profits of $620,927 for the year, there is a balance of $302,996 brought forward from the previous year and $18,268 received in premiums on new capital stock, or a total of $942,191.00. In a year when most banks found their earnings decreasing, this splendid showing by the Dominion Bank will prove most satisfactory to the shareholders and to the management.



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The River Seine, at Paris, whose floods have recently spread destruction and death along its banks. This view looks southeast (up stream) from the roof of the Louvre past the Cathedral of Notre Dame on the island of the ancient city. Modern Paris extends far out on both sides of the river. The bridges in sight are as follows, beginning with the nearest one: Pont du Carrousel, Pont des Arts, Pont Neuf, crossing the point of the Island; Pont au Change, Pont Notre Dame, Pont d'Arcole.

PRINCESS BEATRICE'S FAMILY.

This picture of the Queen of Spain and her brothers was taken not long ago during a visit of the Queen to her mother, Princess Beatrice of Battenberg, in the Isle of Wight. Her brother, Prince Leopold, who has been seriously ill, is seen at his sister's right, while to her left is Prince Albert Alexander, the third brother being Prince Maurice.

Music Notes

(*Continued from page 14.*)

sey Hall on Wednesday evening, provided a period of uncommon pleasure for the audience. Mme. Lehmann was at the piano and associated with her was a quartette of vocalists of unexpected excellence, consisting of Miss Inez Barbour, soprano; Miss Palgrave-Turner, contralto; Mr. Berrick von Norden, tenor; Mr. Frederick Hastings, baritone. The first part of the programme was devoted to a rendering of Mme. Lehmann's song cycle, "In a Persian Garden," of which a very impressive performance was given.

The remarkable boy soprano, Master Albert Hole, sang his way into the hearts of the audience in the second part of the programme. His voice is of unusual purity, and he uses it with a display of feeling and artistic effect positively captivating. The remainder of the programme was devoted mainly to nonsense songs from "Alice in Wonderland" and other light numbers. Each member of the quartette revealed the possession of a genuine sense of humor. Some of the most striking selections were "The Mad Dog," with its terrific cadenza; Three Bird Songs, delivered very daintily; "Speak Roughly to Your Little Boy," accompanied with real sneezes; "Beautiful Soup of the Evening," which was very rich and soulful.

* * *

The Brahms Trio concert on Tuesday evening next in Conservatory Hall will be notable for the first performance in Canada of the Hermann Goetz trio in G min. An artistic rendering is assured.

* * *

Miss Valborg M. Zollner played a very exacting programme on Thursday of last week at her piano recital in the Margaret Eaton School. The audience expressed strongest approval of the fine work of this young artiste.

A very large subscription list has been sent in for the Schubert Choir concerts. The development of the chorus in tone and style is said to be far in excess of any previous season. Several beautiful choral numbers newly translated from the German will be produced; the orchestral numbers will include four movements from the Midsummer Night's Dream, and the great C minor Symphony of Brahms; Mme. Jomelli, the great prima donna, will sing; and, altogether, Mr. Fletcher and Herr Paur will give Torontonians very fine programmes. ARPEGGIO.

A SATISFACTORY REPORT.

The twenty-eighth annual meeting of the shareholders of the Toronto General Trusts Corporation was held Wednesday, the proceedings of which will be found in another column. Judging from the statements submitted and the directors' report to the shareholders, this institution continues to enjoy the confidence of the public, which it has held since its inception in 1882. During the year it has taken over new work to the extent of $3,615,005.93, and has increased its assets for the year by approximately $2,700,000, making a total volume of business now in the hands of the corporation of nearly $38,000,000.

The profit and loss statement shows that the profits are some $30,000 in excess of last year, after writing off all expenses of management, etc. Two dividends of four per cent. each, or eight per cent. for the year, were paid to the shareholders; $50,000 transferred to reserve fund, and a balance carried forward to the credit of profit and loss of $54,770.94. The net profits for the year amount to some $162,353.78.

Society at the Capital

OTTAWA, FEB. 3, 1910.

ANOTHER of the many interesting weddings which since the beginning of the year have been so frequent in the Capital took place at St. Joseph's Church. On this occasion the bride was Miss Aimee Frances Haycock, daughter of Mr. and Mrs. R. H. Haycock, and the groom, Mr. Thomas Atwood Davies, only son of Sir Louis and Lady Davies. The bridal procession was headed by the three ushers, Mr. P. Baskerville, Mr. Pat Edwards and Mr. Frank McGee, who were followed by the bridesmaids, gowned in rainbow effect, Miss Mary Davies wearing pale green, Miss Kitty Haycock, pale mauve, and Miss Oswald Haycock, pale blue, their gowns all being fashioned alike of chiffon mounted on silk and having touches of velvet a shade darker than the gown, and yoke and sleeves of Limerick lace. Next came Miss Josephte Haycock, the maid of honor, gowned in the same style in pale pink. All wore large black velvet hats, tricorne in shape and trimmed with bows of black lace and velvet roses which in each case matched the wearer's gown. They wore the groom's gifts, pretty jeweled pendants and carried bouquets of fresia and feathery ferns. The bride who came in with her father wore white liberty satin trimmed in panel effect with Irish lace. Her filmy veil was confined to her pretty brown hair by a most fetching little "Juliet" cap of pearls and she carried a large shower bouquet of orchids and lily of the valley tied with long white satin streamers. She wore the groom's gift, a beautiful diamond and sapphire ring. To the best man, Mr. Ormond Haycock, and to the ushers the bride presented silver cigarette cases, initialed. The guests included only the immediate relatives of both families and a few very near friends, who all adjourned on the conclusion of the impressive ceremony to the residence of Mr. Haycock in Russell Avenue, where the decorations in green and white were particularly pretty, wreaths of smilax and quantities of roses and carnations being most tastefully arranged in all the downstairs rooms. After the usual congratulations had been extended to the bride and groom, and the dainty dejeuner had been partaken of, Mr. and Mrs. Davies left for New York en route to Bermuda where they will spend a month, returning to the Capital early in March for a few days before leaving for their home in Edmonton. The bride travelled in a very becoming suit of light grey serge with long black pony coat—the gift of the groom—and wore a tricorne hat of black velvet with deep band of lynx fur.

Another bride-elect, Miss Evelyn Powell, has been made the special guest at a number of entertainments recently by her many young friends, previous to her marriage on February 8th, to Mr. Victor Patton of Winnipeg. Miss Eva Lessard entertained at a very merry gathering, a "handkerchief shower," for her on Thursday when the guests brought dainty little souvenirs for their popular companion; Miss Mildred Fraser on the following afternoon invited some young people to meet Miss Powell at the tea hour; Miss Kathleen Ross gave a bridge party on Friday evening, and Miss Rita Pinhey entertained in her honor at a bright little luncheon. Mrs. C. Berkeley Powell, mother of the bride-elect, was the hostess of a very smart luncheon given for the bridesmaids and several additional guests, numbering twelve in all, when the table was arranged with Killarney roses and lily of the valley. Miss Anna Oliver gave an exceedingly jolly dinner dance at the Country Club on Tuesday of this week as a farewell to Miss Powell, and Mrs. Drummond Hogg is entertaining at a tea this afternoon for the popular bride-elect and her attendants.

A great many bridge parties were among the events of the past few days. Those who entertained in this ever-popular manner were Miss Sparks who made Mrs. Gerald Borphy of New York (who is visiting Mrs. J. J. Codville) her guest of honor at a party of four tables of players, when the prize winners were Mrs. Corby of Belleville, Mrs. Gerald Bate, and Miss Montizambert; Mrs. Omer Cote, whose very enjoyable afternoon gathering was given in special honor of Miss Ethel Perley's guest, Miss Flora Macdonald of Toronto; Mrs. C. A. Young who gave twin bridges on Tuesday and Wednesday of this week; and Mrs. F. Chadwick who was the hostess of a particularly charming event when her guests included the Countess of Lanesborough, Mrs. C. A. E. Harriss, Mrs. Wm. Macdougall, Mrs. Harry Cassils, Mrs. G. J. Desbarats, Mrs. Hemsley, Miss Mary Scott, Miss Macleod Clarke, Miss Edith Powell, Miss Grace Ritchie, Miss Caron, Miss Kingsford and Miss Claire Oliver. Mrs. T. Cameron Bate was another of the week's bridge hostesses, and entertained for her married friends on Wednesday afternoon, and Mrs. Hugh MacLachlan gave a small bridge for young people on Friday evening in honor of her daughters' guest, Miss Dunlop of Chicago. Mrs. John MacKeen also entertained at a young people's bridge of five tables in honor of her guest from Halifax, Miss Carmichael.

Three very enjoyable dances enlivened the week for the young people. The Misses Christie gave the first of these on Tuesday at Trennick House, the residence of their grandfather, Mr. H. N. Bate, in honor of Miss Katie Christie's visitor, Miss Margaret Scott, of Hamilton. Mrs. George H. Perley was the hostess at one of the most delightful gayeties of the month on the evening of January 27th, it being given especially for her guest Miss Flora Macdonald of Toronto, who was daintly gowned in white crepe de chine with gold embroideries. A very large number of young visitors from out of town points were present, including, Miss Eileen Dwyer, of Halifax; Miss Jessie Perry, of Regina, who is Miss Dorothy White's guest; Miss Mary Williams, of Quebec, who is paying Miss Phoebe Wright a visit; Miss Gladys Jarvis, of Galt, who is with Miss Hilda Murphy; Miss Margaret Scott, of Hamilton; Miss Ethel Aldous, of Winnipeg, who is spending a short time with her aunt, Mrs. H. Allan Bate; Miss Julia Cayley, of Toronto, who is paying Miss Susie Cassels a few weeks' visit; Miss Edith Cochrane, of Toronto, who is Miss Marjorie Monk's guest; Miss Annie Grant, of Toronto, who has come to the Capital to visit her grandparents, Sir James and Lady Grant; and Miss Marjorie Wilson, of Chicago.

Mrs. Marc Sauvalle also chose Jan. 27 on which to entertain for her daughters at what proved to be a most successful cotillion. Several more dances are on the tapis for this week and next, those of this week having already begun with a very enjoyable house dance given on Wednesday evening by Mrs. George Burn, wife of the General Manager of the Bank of Ottawa, for her daughters. Besides the ball at Government House, for which invitations have been sent out for February 4th, and which will include the "younger set" especially, there will be on February 7th a house dance at which Mrs. H. P. Wright will entertain for her debutante daughter, Miss Phoebe Wright; a dance to be given by Mrs. C. Berkeley Powell for young people after the wedding on February 8th, and on that evening Mrs. F. H. Chrysler will also entertain at a house dance in honor of the many visitors in town just now.

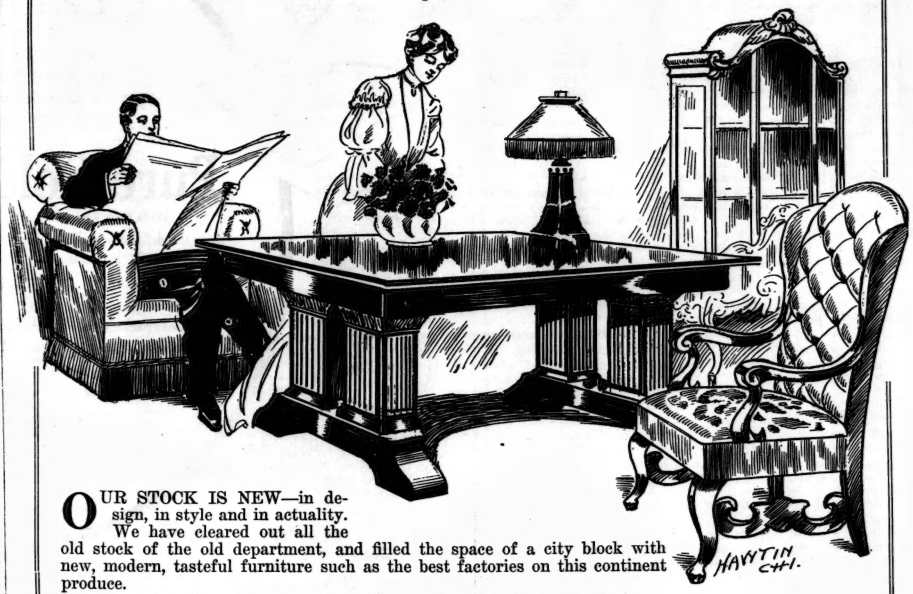
The Hon. J. K. Kerr, Speaker of the Senate and Mrs. Kerr, entertained at a charmingly arranged dinner in the Speaker's Chambers, when the table was most artistically decorated with white tulips, hyacinths, narcissi and smilax. Their guests included Hon. Geo. and Mrs. Riley of Victoria, B.C., Hon. David and Mrs. McKeen, Rear-Admiral and Mrs. Kingsmill, Hon. W. J. and Miss Macdonald of Victoria, B.C., Lt.-Col. and Mrs. Andrew Thompson, Hon. W. L. Mackenzie King, Lt.-Col. and Mrs. Irwin, Lt.-Col. J. Lyons Biggar, Major and Mrs. Paley, Major and Mrs. St. Onge Chapleau, Dr. and Mrs. Charles A. E. Harriss, Mr. and Mrs. W. W. Cory, Mr. and Mrs. H. K. Egan, Mr. J. J. and Miss Gormully, Miss Athol Nordheimer of Toronto and Mrs. Graham Campbell of Toronto.

The engagement has been announced of Miss Dorothy Fletcher, youngest daughter of the late Dr. James Fletcher and Mrs. Fletcher, to Mr. Richard Stuart Lake, M.P., of Grenfell, Sask., brother of Sir Percy Lake.

Another engagement of interest to Ottawans just announced is that of Miss Vida Cartwright, daughter of Lt.-Col. and Mrs. Robert Cartwright of Summerland, B.C., formerly of Ottawa, and granddaughter of Sir Richard and Lady Cartwright, to Mr. Otto Zimmerman of Okanagan, B.C., son of Mr. A. Zimmerman, ex-M.P. of Hamilton.

THE CHAPERON.

The February Furniture Sale



OUR STOCK IS NEW—in design, in style and in actuality.

We have cleared out all the old stock of the old department, and filled the space of a city block with new, modern, tasteful furniture such as the best factories on this continent produce.

We make February a month of substantial reductions in Furniture prices.

And we are going to seize the opportunity to clear out all the reserve accumulated in our warehouse—the Front Street building where we store our goods. This furniture has never been unpacked. It is perfectly new, fresh and unscratched.

As to the savings, you will see how appealing they are from the following brief first-day summary:

50 Dining-room Tables, Early English, round or square. Regular $12.00, for ... 8.95
50 Dining-room Tables, golden oak. Regular $12.00, for ... 8.90
10 Sideboards, quartered oak. Regular $40.00, for ... 23.25
8 Sideboards, quartered oak. Regular $25.00, for ... 22.25
10 Sets Dining-room Chairs, quartered oak. Regular $11.00, for ... 9.10
10 Kitchen Cupboards, golden finish. Regular $12.50, for ... 9.95
50 Full Leaf Tables, golden finish. Regular $4.50, for ... 3.00
10 Wardrobes, mahogany finish. Regular $14.25, for ... 11.10
20 Chiffoniers, golden finish. Regular $10.75, for ... 8.15
20 Dressers and Stands, golden finish. Regular $11.25, for ... 8.85
20 Dressers and Stands, mahogany finish. Regular $15.00, for ... 10.35
8 Dressing Tables, quartered oak. Regular $14.00, for ... 10.80
9 Combination Dress Tables, quartered oak. Regular $16.00, for ... 8.50
8 Dressers, golden oak. Regular $22.50, for ... 17.00
6 Dressers, golden oak. Regular $26.50, for ... 19.00
9 Chiffoniers, golden oak. Regular $20.00, for ... 13.95
20 Jardiniere Stands, Early English. Regular $3.50, for ... 2.10
10 Magazine Stands, Early English. Regular $6.75, for ... 3.55
5 Card Tables, Early English. Regular $14.75, for ... 10.20
200 Beds, white enamel. Regular $4.25, for ... 3.25
200 Woven Wire Springs. Regular $2.75, for ... 2.00
200 Mattresses. Regular $2.90, for ... 2.45
200 Beds, white enamel. Regular $5.00, for ... 3.95
20 Reception Rockers, mahogany. Regular $10.75, for ... 6.45
6 Parlor Suites, mahogany. Regular $23.00, for ... 19.00
8 Parlor Chairs, mahogany. Regular $10.75, for ... 7.20
6 Parlor Settees, mahogany. Regular $14.50, for ... 7.50
20 Parlor Tables, golden oak. Regular $4.80, for ... 2.85
25 Princess Dressers, golden oak. Regular $11.00, for ... 9.00
25 Chiffoniers, golden oak. Regular $9.00, for ... 7.50
100 Dressers, golden oak. Regular $7.50, for ... 6.15
100 Washstands, golden oak. Regular $3.50, for ... 2.50
50 Sideboards, golden oak. Regular $13.50, for ... 10.95
25 Pedestal Extension Tables, golden oak. Regular $11.90, for ... 8.95

THE ROBERT SIMPSON COMPANY LIMITED
TORONTO

The Dr. Jaeger's Sanitary Woollen System Co., Limited

Has Removed to Larger Premises

At 231 Yonge Street

The increase in our business has demanded larger premises, so we have moved to 231 Yonge Street (opposite Sellers-Gough Fur Co.).

The increased accommodation will enable us to show our customers a much larger line of goods and a very much greater variety.

The well-known JAEGER lines include JAEGER PURE WOOL UNDERWEAR, the most liked and best known underwear in the world—in all weights suitable to the seasons.

JAEGER Knitted Goods for Ladies and Gentlemen—Sweaters, Norfolks, Golfers, Dressing Gowns, Lounge Jackets and other JAEGER novelties.

TRADE MARK

The public is cordially invited to visit our new store, and see the great variety of high class goods that have made the name "JAEGER" famous the world over.

Dr. Jaeger's Sanitary Woollen System Co. Limited
231 YONGE STREET, TORONTO

Seventy-eighth Annual Meeting of the Shareholders of the

Bank of Nova Scotia

Address by Mr. H. C. McLeod, the General Manager

At the last annual meeting I addressed you in an apologetic strain, as the bank's profit statement of that time was not up to our usual showing. Our difficulties at the favorable reception that statement intensified the desire to repeat as soon as possible the bank's best record for profits. Although we have not yet accomplished that purpose, the prospects for profits are much improved over last year's outlook. Then, money was very plentiful, with interest rates low. In view of the heavy business undertakings and commitments that were contemplated by the crisis of 1907, I predicted that low rates would be temporary, and also voiced the anticipation that the Bank would soon be making fair profits. For it seemed that as the people of North America had been unusually prosperous for more than ten years, and as the panic of 1907 did not seriously interfere with the demand for commodities, or even for business in all its branches must soon resume the activity that was temporarily checked by the disturbance.

Our profits for the first two quarters of 1909 were the most unsatisfactory of any for fourteen years; the third quarter was fair; the last excellent. Altogether the showing is 20.13 per cent. on capital, or about 1½ per cent. better than 1908. Adhering to the policy of keeping a good portion of the Bank's funds readily available always leaves a large amount on which the return must be measured by the comparatively interest rates of the world. The sleeping up of business following a panic always results in the payment of a considerable percentage of the best class of trade loans. Naturally, the heaviest reduction is in the loans of first quality, for the wealthy trader usually needs advances only when his business is at the maximum. From one cause or another we were compelled to accept low rates of interest for the first half of the year or on a large proportion of the Bank's funds, and even to buy short-term bonds to keep the money employed. Nevertheless, even under these most exceptional conditions, the Bank's earning power was well above its 12 per cent. dividend requirements. It is pleasing to say that we enter 1910 anticipating a good average year.

Like most bankers we are disposed to look on bank assets with more optimism than was possible a year ago. Believing the present to be a good time in which to take account of the Bank's loans, careful estimates have been made, particularly in regard to net losses and the average percentage of losses in proportion to loans. While the intensity of the disturbance of 1907 was not sufficient to test the quality of assets in Canada, we may now make some references to the method adopted by this Bank some years ago of providing for losses. Addressing you in 1902, I made rather an unusual statement in reference to the Bank's policy in providing for losses by bad debts. That statement received your hearty approval, and recently has been approvingly quoted by an eminent banker in an address to the American Bankers' Association, urging the necessity for each bank to provide a contingent fund against losses by the bad debts that experience shows to be always existent, although perhaps not detected. As the explanation of that plan is not long, I shall repeat it here:

"Losses by bad debts estimated and provided for."

"By scrutinizing the assets as shown, these words will appear almost meaningless unless they signify more than that the notes and bills overdue have been provided for; and the words are intended and expected to be understood as having a deeper meaning. Doubtless those who have perused the history of this institution, issued a few months since, will have observed that progress has not been steady, even during the past thirty years. Good times and bad times succeed each other. The period from 1876 to 1885, with its lack of progress and struggle to earn dividends, though under excellent management, will long be remembered. Although it was a bad period for profits, it was fruitful of experience, costly experience; the most valuable lesson being that to make appropriations for losses after they are ascertained is unreliable and incorrect. From the record you will see one year in which an actual loss is shown, more than the regular profits for the year having been required to pay losses on assets that a few months before were good in the opinion of most capable bankers, who have since attained marked distinction in their calling. The simple fact is, experience shows that by taking a long period of time a certain percentage of the total loans must be provided for as bad, with the natural conclusion that the scientific method is to provide that percentage each year, thus insuring comparatively steady progress. This plan is in agreement with the acknowledged fact that losses creep in during good times, to be detected later when credits are more carefully administered. For life insurance companies, actuaries readily calculate, with mathematical precision, the loss to be realized from the death rate, and while this Bank's experience does not permit of the same accuracy the future rate in our assets may be more correctly measured by the methods indicated than by any others known to us."

Raising the subject of losses by bad debts to a question suitable for discussion before shareholders' meetings is one of the advantages of this plan, of providing for losses. Shareholders generally realize that loss through any particular account is seldom, if ever, an appropriate subject of comment at bank meetings, and it is obvious that there are many reasons for withholding information that might apply to the losses of any one year or of even a somewhat longer period. Such objections, however, need not be considered in dealing with the experience of terms of ten, twenty or thirty years. In giving you this Bank's experience we shall cover three consecutive periods of eleven years each, one-third of a century in all. In each of these periods one or more financial panics occurred; in the last is included the disturbance of 1907. For the first period the Bank's average loans were $3,751,354; the losses averaged 1.22% per annum. In the second period the loans averaged $8,425,834; the losses .15%, or less than one-eighth of the percentage of the previous eleven years. The management was the same for the two periods. During the last eleven years the average loans were $22,367,344, and the percentage of loss was .15%, identically the same as for the second period. This uniformity of result is as satisfactory as it is surprising. Satisfactory not only in showing that the average business of the Bank for the past eleven years has been almost trebled, as compared with the average of the previous eleven years, but also in serving to indicate that a large extension has been made seemingly without bringing into the Bank any greater element of uncertainty or of added danger. Furthermore it confirms the arguments which support our plan of providing for bad debts. We occasionally hear the criticism that this Bank's standard of loans is too high. As a rule a bank generally gets the class of business that it aims to obtain. If it be conservative, people of high credit prefer to deal with that bank; if it be liberal in making loans, there is never any difficulty about obtaining clients. Perhaps the best answer to the criticism, if answer is needed, is furnished by the first eleven year period, which showed losses beyond the ability of a bank to bear and at the same time to achieve success. No bank has ever been under better management than the Bank of Nova Scotia during that period. The bad debts were made in attempts to push business. If the same percentage of loss had been made for the past twenty-two years, such losses would have exceeded the actual losses by a sum considerably in excess of the Bank's present capital. A lowering of the standard of loans might not be followed by heavy losses for a number of years, but, nevertheless, the dry rot would be in the whole mass, although perhaps difficult of detection. This is equivalent to saying that care in the selection and constant supervision of loans will be reflected by an even percentage of losses over equal cycles of years, and that this even result is an important sidelight on the quality of the loans.

In 1902 I also made some references to the method of keeping the accounts of the investments, expressing the anticipation that any surplus value shown by the favorable quotations of that time would disappear when money became stringent. The panic year proved this to be the event, not only that, but a considerable provision was then required to bring to market value the figure at which the investment stood on the books. Of course, the investments at the end of 1907 were low prices, from which a fair recovery has been made. I merely mention this experience in confirmation of the methods by which the investments of this Bank are dealt with, following the excellent methods that prevailed for many years before I became charged with the general management.

Bank Premises is growing to be a heavy item in the balance sheet, and this is a feature of bank balance sheets generally. I think it right to say, for the information of the shareholders, that a conservative valuation of the bank premises, safes and office furniture, including the present value to us of improvements on leased premises, is estimated at $1,943,587.47. This property is shown in the balance sheet at nearly 51 per cent. of the value. We should like to see this item at a lower percentage of the actual value; in fact we would prefer to have it appear at a wholly nominal value, following the example of the greatest banks in the world, but the profits have been heavily taxed for the past twelve years in the creation of this property and in keeping the account down to a conservative basis. The same course must be followed so long as the necessity for erecting expensive premises continues. A very large proportion of this property has been created during the last thirteen years. The calls for new buildings are not as great as they were, yet there are two or three more points at which the erection of fairly important buildings is already in contemplation.

The expansion of the Bank's Branches is keeping pace with our capacity to enlarge business on such safe lines as will yield average results. Comparatively speaking, our progress, if judged merely by the size of the balance sheet, has not been rapid, nevertheless the totals have been almost quadrupled in thirteen years, mostly by business in new fields, the taking of which assimilation of which required considerable discrimination and care. In material progress the book value of our shares has grown from $200 to $283.33 and the dividend has been increased from 10 to 12 per cent. Whether we should expand more rapidly is a question that is always before us: it is one that may not be disposed of lightly, for on the answer and on the resultant action the future standing of the Bank depends. The traditions of this city, the home of the Bank of Nova Scotia, where bank disaster has never occurred, and also the traditions of the Bank are towards steady progress consistent only with the soundest principles. On the other hand, there is a vast country in the West being rapidly settled; a country in which there will be within a few years more wealth generally distributed than in all the other sections of Canada. The rapid progress there, as well as in the rest of the country, is seemingly confirming the prophetic statement of a distinguished statesman that the twentieth century belongs to Canada. Years ago we entered that western country and have established Branches at important centres, with the object of doing a share, which up to the present has not been a full share towards its development in banking. A popular answer to this whole question may be assumed to be covered by one word, EXPAND; and that may prove to be the correct answer. Opposed to this are the dangers incident to banking, where a rapid increase of deposits, either from the savings of the thrifty, or that result from Government or other borrowings abroad, or from other sources, makes a corresponding expansion of loans essential to the payment of bank dividends. These dangers, pointed out by theorists, are emphasized in the practice of banking, not only in the experience of individual banks, but in the banking experience of countries as well. From them the Australian crash resulted. They had much to do with the destruction of the Sovereign Bank, an institution that developed its branch system and its deposit department with a speed hitherto unparalleled in Canada. The pressure of rapidly growing deposits sets up a keen competition among banks for borrowing accounts. Such competition inevitably results in a growing disregard of sound credit requirements, and greater concessions are accorded customers with a view to inducing them to increase their borrowings. It does not need the eye of the expert to perceive the danger in such conditions. If the original management of the Sovereign Bank had not made the fatal blunders that crippled and finally ruined that institution, its all probability its totals would now be approaching the sixty-million mark. Such a mushroom growth could not compact its elements into a firm and time-defying structure. Business gathered so hastily must of necessity be honeycombed by weak and inflated credits, needing only the touch of adverse times to reveal its true quality. To all who are in a position to judge, such a condition would seem a menace a constant danger threatening the financial situation, calling for the exercise of extreme care and the use of every precaution to guard against its appalling possibilities. Those who have given careful study to the situation that confronted the bankers of Canada during that period beginning with the failure of the Ontario Bank and ending with the collapse of the Sovereign Bank, know well that this is no mere chimera of imagination. In discussing this subject the trend of Canadian banking naturally comes under consideration. Many authorities are of opinion that Canadian banks larger banks will be the outcome of present lines of development. My opinion is that the interests of this country of rapid expansion will better be served by a goodly number of moderate-sized banks, by amalgamation into a few large institutions. In times of adversity, numbers should afford insurance against disaster that might be overwhelming were our financial eggs gathered into too few banking baskets. Although the near future offers only the brightest encouragement, to me our course seems clear, and that is to expand only as rapidly as we are able to assimilate new business on safe lines, so that the resulting losses will not greatly differ from past experience. I have indicated that there must be rapid banking expansion, and from that development, by whomsoever undertaken, the dangers incident to credit expansion may be anticipated. Such danger threatens not only the banks that expand rapidly, but also menaces the whole financial machinery of the country. A bank, to remain sound, must be wholly independent, must be on guard against dangers from without as well as prepared for the risks incident to its own business; that appears to be the only safe policy.

In the consideration of officers' salaries, the cost of living is a subject with which banks must deal. This cost is ever increasing; due partially to a more general tendency towards luxury, and partially to indirect taxation on expenditure. The steady increase in the wages of workmen raises the cost of commodities, and the tariff, from which some interests derive benefit, levies toll from the bank employes. Bradstreet's "Index Number" shows that in the United States $3.42 had the same purchasing power on 1st July, 1896, that $9.12 had on 1st December, 1909. The cost of living has increased more in Canada than in the United States. Bank salaries in general have not kept pace with the higher cost of living. It is of prime importance that the quality of bank management shall not degenerate through insufficient compensation. In the circumstances we have this year departed from the bank's regular methods by declaring a bonus to junior managers and clerks. In anticipation of apprehension, I may add that the scale of salaries in this Bank is believed to be comparatively high.

The system of Bank note circulation improved and adopted in 1890 is the envy of bankers in Europe is Canadian banking. If this excellence is to be maintained, the privileges of circulation will need to be enlarged more rapidly than appears feasible through profitable additions to bank capital. These privileges are so nearly exhausted that banks freely circulate one anothers' notes. With the reaching of that point, elasticity, the most valuable feature of the system, ceases to fully exist. Apparently, capitalists are not anxious to invest in bank shares, and it therefore seems to the interests of the country that there should be an enlargement of the privileges of circulation, either based on a portion of the reserve fund or on the deposit with the Government of gold against notes circulated in excess of the present circulation limits. From the outset we have opposed the emergency circulation provisions of the Bank Act, as the provisions are of no use to this institution, which has not yet thought it advisable to pay 5 per cent. interest for the privilege of note circulation. Eight years ago we sought an amendment to the Bank Act permitting increased circulation against deposits of gold with the Government. A provision of that kind would tend towards an increase of specie in the country and would form the basis of operations by conservative institutions. The emergency circulation has been but little used by any of the banks and in the future it is more likely to be availed of by the needy, to whom rate of interest is a secondary consideration; it cannot be a stable foundation for note circulation by conservative banks.

The Reserve Fund has reached 183 1-3 per cent. of the capital and with the present outlook should soon reach 200 per cent. While it is desirable that the provisions of the new Bank Act should not make it impracticable to go on and increase in strength by additions to the Reserve Fund, we fear that the Act may be so framed that no encouragement will be given to reserves essential to these apprehensions are correct and the rate of profit continues as favorable as we anticipate, the subject of increased distribution of profits, either by stock dividends or by higher cash dividends, will need to be considered.

The difference of opinion with the general managers of the other Canadian banks on the subject of the external examination of banks is regrettable. But holding the views that I have held for many years, and knowing that the bankers of the world, outside of Canada, hold similar views, and that all English-speaking countries have the protection urged, I deemed it a duty to the Bank, as well as to the public, to make the subject of external examination of banks a live issue in Canada before the revision of the Bank Act is undertaken in Parliament. I felt it necessary to have the hearty support of my fellow-directors, and to all appearances the almost unanimous approval of the Shareholders, many of whom have expressed strong views. Therefore, I set at rest all questions as to the views of investors in bank shares on this subject, we have polled the Shareholders of this Bank. The owners of 19,433 shares have responded, and from these responses 18,866 have been listed as favorable. Of the 567 opposing shares 445 are directly connected with other banks. We are confident that a full vote would indicate unanimity of unbiased opinions in favor of external supervision. Of the staff of the Bank only 1½ per cent. are opposed. The public have taken more interest than we hoped for at a time when topics of the greatest national import were absorbing attention. This interest is evidenced in many ways that indicate that public opinion is decidedly and strongly in favor of protecting the banks from internal malfeasance. The case for external examination is so strong that the voice of the people could not have been expected to fail to favor conservative methods for the banks, aptly referred to by a shareholder as "the red corpuscles of the country." My views in pamphlet form have been so widely circulated among Shareholders and the public generally, and they have been followed by so much controversy in the press, that it is not necessary to enlarge upon the subject at this meeting. Indeed, it would seem that in so far as public opinion goes all the necessary work has been accomplished. We have dealt with the subject mainly from the standpoints of the shareholder and the public, without paying much attention to the special position of the savings depositors, who are the backbone of the country, and whose influence would be all-powerful in its councils. In the early days of banking absolute secrecy was the rule, and in some quarters there still exists admiration for these old-time methods. The banks of Scotland were responsible for 10 years before statements were issued. The Bank of Amsterdam exacted the most solemn oaths of secrecy from its employes and issued no statements. When trouble began, the treasure of nine hundred millions of florins which the bank was popularly supposed to have had was shown to be a myth. For half a century greater publicity has been the tendency in banking; now, even the Governor of the Bank of England does not hesitate to at times make clear statements in regard to the bank's investments, or to inform the public on the condition of bank premises and other holdings.

So far as human judgment goes, there would appear good reason to expect active and profitable business for two or three years, possibly longer. Few, if any, countries have ever shown the credit expansion that Canada is now experiencing, and this makes for at least temporary prosperity. The term of unusual prosperity, and the permanence of the good results, will depend on the practice with which the financial machinery of the country is operated. There is a law in finance that is almost as sure in its workings as the natural law of gravitation; that is, expansion is followed by crisis. This should not be forgotten; it should be taken account of now before we get too far with the superstructure of this term of expansion, the base of which is already laid. Canadian loans of all sorts are now negotiated in Great Britain at the rate of $150,000,000 to $175,000,000 annually. In the last two years these loans have equalled about $50 for every man, woman and child in this country. Of course a great expansion of bank and other credits must follow these borrowings, which in magnitude seemingly indicate that Canada is discounting the future with great freedom.

From these remarks you will gather that I look quite optimistically on the near future. I am of the opinion that the most permanent and beneficial results will follow care in the extension of bank credits. In closing the long chapter of my life which has been interwoven with the Bank of Nova Scotia, for I now announce my retirement, perhaps I should say a few words as to my stewardship. I joined the Bank in 1862, and from 1885 was more or less in touch with Head Office affairs. In 1897 I succeeded to the general management. The Bank had been making good progress for several years, but there were at least four banks whose shares were quoted higher than ours. The Bank of Nova Scotia has advanced over $80 per share, and occupies the top of the list. The other bank shares referred to have declined in the meantime. The dividend has increased from 8 to 12 per cent.; the capital from $1,500,000 to $3,000,000; the reserve fund from $1,500,000 to $5,500,000. Material progress has been rapid and substantial, as will appear by reference to the charts we are accustomed to furnish you. Our figures are generally regarded as conservative estimates. They are conservative figures of your property. What is of greater importance to success than all else, the bank has a staff of officers unequalled by any of our rivals. I have any knowledge. No words of praise are too strong to apply to such a body of men. This thoroughly organized force of selected officers is the greatest assurance of continued prosperity. The Bank is noted for the men it has produced; I believe you may fairly estimate the quality of any institution by the work of those who graduate therefrom. By that important test; by the test of earning power; by the test of convertibility; by the test of strength; by any test implying solidity, strength or material prosperity, the Bank of Nova Scotia occupies a position by itself at the highest point of the roll of honor. Much of the credit for these favorable conditions is due to the sound foundation laid by my predecessor. The highest praise that can be accorded to the work that has followed is to say that it is in keeping with that foundation. The greatest hope for the institution is that it will go on with the idea of safety dominating its policy. I have the utmost confidence that this will be the Bank's course. If there were any doubts on that subject I could not now throw the work that has been largely my life-work; a work of so much importance that I have not regarded the greatest temptations to abandon it for other fields.

Perhaps you are mentally inquiring why this change? The plain, simple truth is always best. I have contemplated retirement for some time, and at this visit I have urged the request so strongly that the Board have acceded to my desires in the matter. There are absolutely no differences with the Board, I count each member a warm personal friend, and am sure these friendships will always endure. But I am not satisfied with banking conditions in Canada, and I am apprehensive of the results that will follow the period of fresh inflation of bank credit on which Canada has just entered. For more than ten years I have striven to improve banking conditions, and while my agitation on the subject of cash reserves resulted in remedying a dangerous condition, one that otherwise would have been disastrous in 1907, there is much yet to be accomplished. I was content to await the Bank Act revision of 1900 to that of 1910, and to strive in the meantime. A well-informed banker has announced in words that cannot be mistaken, in regard to his authority to speak for the Government, that there is not likely to be any important change in the Bank Act. The next revision is beyond my horizon line. All the members of the Canadian Bankers' Association are opposed to changes that I have urged with the object of doing away with secretive management, and they suggest no other remedy for the demonstrated weakness of our system. There are many in that Association for whom I entertain high regard and with whom I regret to differ on points essential to the financial safety of the country; to differ so sharply that ordinary regard for the will of the majority fails to influence me. The percentage of shareholders in favor of supervision which I quoted may in all fairness be assumed to represent the attitude of shareholders of all banks. The public are strongly in favor of external supervision. But the general managers and directors of banks stand in the way. I have earnestly and consistently sought to do my duty in the interests of Canadian finances. Eventually the more important changes advocated will come. Secretive management must end. But I have not the patience to await these changes, nor the disposition to quietly tolerate banking practice that has produced so much loss and which looms a dark cloud on an otherwise fair outlook. Therefore, I have asked the privilege of retirement. The future of the bank will remain a subject of great interest to me.

Social Affairs in Hamilton

HAMILTON, FEB. 3, 1910.

A VERY jolly wedding anniversary was that celebrated by Mr. and Mrs. R. L. Innes on Monday evening, when they entertained a number of their friends by giving a house dance. The spacious rooms with polished floors made dancing all that could be desired, and it was with regret that good nights were said when the time came to leave, everyone voting the dance one of the most enjoyable of the season. The guests included Mr. and Mrs. H. H. Champ, Mr. and Mrs. Ernest Lazier, Mr. and Mrs. J. L. Sharkey, Mr. and Mrs. W. J. Southam, Mr. and Mrs. Backus, Mr. and Mrs. Denholm Burns, Mr. and Mrs. Phillip Bradley, Dr. and Mrs. Glassco, Dr. and Mrs. Rogers, Mr. and Mrs. C. Turner, Mrs. Busbridge (Winnipeg), Mr. and Mrs. Harry Greening, Mr. and Mrs. J. D. Ferguson, Mr. and Mrs. Bostwick, Miss Carrie Crerar, Miss Lily Bristol, Misses Balfour, Messrs. Gartshore Alexander, Leo Sey, Harlo Lewis, Horace Wilcox, Fritz Martin, Braq Fritz Ridley.

Miss Phylis Hendrie was the guest of Mrs. Blackstock in Toronto last week.

Mr. and Mrs. Adams, of Kent street, and Mr. and Mrs. Backus, are spending the week in New York.

Miss Ridout, of Toronto, is the guest of Mrs. Winan, Herkimer street.

A very enjoyable bridge was given on Tuesday evening by Mr. and Mrs. F. W. Gates at Gladysholm. The rooms were prettily decorated with a profusion of pink carnations. Mrs. Gates received in a gown of grey crepe with steel fringe. The prizes were won by Mrs. Turnbull, Mrs. E. F. Lazier, Mrs. Southam, Misses Cartwright and H. H. Champ. Among the guests were Mr. and Mrs. Southam, Mr. and Mrs. J. J. Morrison, Mr. and Mrs. F. Glassco, Mr. and Mrs. Collinson, Mr. and Mrs. H. H. Champ, Mr. and Mrs. P. Alexander, Mr. and Mrs. Beasley, Mrs. James Turnbull, Mrs. J. W. Nesbitt, Mrs. W. A. Wood, Mr. and Mrs. Ernest Lazier, Miss Carrie Crerar, Misses Hobson, Mr. R. K. Hope, Mr. J. M. Young, Mr. E. H. Browne, Mr. Alex. Murray, Mr. Walter Burrill and Mr. Gansby.

Miss Kathleen Snider was the hostess at a very enjoyable informal dance on Monday evening.

Miss Agnes Hobson is the guest of Mrs. Crawford Scadding, Toronto.

Miss Florence Blackie, Toronto, spent a few days with Mrs. Walter Champ last week.

Mrs. Haslett and Miss Mary Haslett, are at the Welland House, St. Catharines, for a week.

Miss Frances Dumoulin left last Wednesday for Ottawa, where she will be the guest of her sister, Mrs. Bliss.

Mr. and Mrs. W. J. Southam and Miss Charlotte Balfour, left last Thursday for Bermuda, where they will spend a month.

Mrs. J. M. Young and Mrs. A. Murray have been the guests of Mrs. Walter Vernon, Collingwood, for a fortnight.

A welcome visitor in town this week was Mrs. Sanford Evans, of Winnipeg, who spent a few days at Linden Place with Mrs. John Eastwood, who entertained informally at the tea-hour on Wednesday, the guests hearing several delightful musical numbers played by Mrs. Evans. Among those present were Mrs. George Glassco, Mrs. James White, Mrs. Nesbitt, Mrs. Burbridge (Winnipeg), Mrs. Campbell Turner, Miss Cummings, Mrs. Adolphe Levy, Mrs. J. Levy, Miss Agnes Hobson and Miss Crerar.

Mr. W. Champ and Major Underwood, of New York, were in town last Wednesday, the guests of Mrs. Champ, "Undercliffe," who invited a few friends to meet them for bridge.

Mrs. Southam will give a bridge party at "Pinehurst" on Wednesday.

Mrs. J. H. Stuart, of Niagara Falls, is the guest of her mother, Mrs. Osborne, Charlton avenue.

Mrs. James Turnbull and Miss Constance Turnbull on Saturday had a number of friends to meet Mrs. Home, of Toronto, who is always a welcome visitor here. Mrs. Turnbull received her guests in a lovely gown of grey satin. Mrs. Home wore a most becoming gown of white embroidered crepe with yoke and sleeves of bugle net, and large corsage bouquet of violets. In the tea-room Mrs. John Eastwood, Miss Edith Ray (Toronto), Miss Florence Harvey and Miss Jean Haslett looked after the guests. The mahogany table had a centre of sweet peas, roses and lilies of the valley in cut glass baskets, with silver candelabra. Some of those who came in during the afternoon were Mrs. W. A. Wood, Mrs. C. S. Scott, Mrs. Olmstead, Mrs. Grenville Noyes, Mrs. Nesbitt, Mrs. Walter Champ, Miss Blackie (Toronto), Mrs. Labatt, Mrs. Vaughan Wright, Mrs. Norman Braden, Mrs. Campbell Turner, Mrs. Winan, Miss Ridout (Toronto), Miss Vera Millard, Miss Kate Thomson, Miss Constance Mills, Miss Balfour, Miss Dorothy Campbell, Miss Jean Hobson, Miss Agnes Hobson, Miss Belle MacDonald, Mrs. Frank Glassco, Miss Lazier, Miss Simpson (Toronto), Mrs. Denholm Burns, Miss Lily Bristol, Miss M. Bristol, Mrs. Harry Greening, Miss Crerar, Mrs. Langsford Robinson, Miss Powis, the Misses Findlay, Miss Muriel Cartwright, Miss Rosalynd Osborne, Miss Isobel Scott and Miss Ridley.

Mr. and Mrs. J. J. Morrison entertained at dinner on Monday evening.

Mrs. James Rogers was the hostess at a very largely attended At Home on Friday afternoon, given in honor of her guest, Miss Britton, of Gananoque, who assisted Mrs. Rogers in receiving, wearing a pretty white gown. The tea-table was most effectively arranged with sweet peas, lilies of the valley and mignonette in glass vases. At the corners of the table pretty fancy baskets were placed holding pink ribbon candies. Mrs. Atkinson and Mrs. Gerald Glassco, assisted by Miss Bell, Miss Crerar, Miss Malloch, Miss Jessie Shaw and Miss Belle MacDonald, were in charge of the tea-room.

Miss Marjorie Hendrie, of Detroit, is the guest of Mrs. Gartshore, James street.

KATRINE.

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